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Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, Liberty International Insurance Limited (hereinafter called “the Company”) agrees to provide insurance to the Insured Person(s) named in the Certificate of Insurance issued in relation to a Journey that commenced and occurred within the Period of Insurance subject to terms and conditions of this Policy (hereinafter called "insured Journey") and promises to pay indemnity for loss to the extent provided herein.

The company has appointed Allianz Global Assistance (hereinafter called “the Authorized Representative”) as its agent and Authorized Representative, to provide you with claim and assistance services, and for the administration of your Policy.

The Certificate of Insurance, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the “Policy”). Please be sure to read and print a copy of your Certificate of Insurance and Travel Insurance Terms and Conditions, and pay attention to the General Exclusions and General Provisions which apply in all instances.

Please refer to Certificate of Insurance for the Schedule of benefits.

BENEFITS

SECTION 1 - Medical expenses

Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs medical expenses for treatment of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the Insured Person up to the Sum Insured stated in the Schedule for that portion of the medical expenses which (i) are incurred by the Insured Person within one-hundred and eighty two (182) days from his/her first sustaining the said Injury or Sickness; and (ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner at the place of the treatment.

Follow-up Medical Expenses

In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the Injury or Sickness referred to above (i.e. in addition to the treatment for the Injury or Sickness received prior to the Insured Person's return), then the Company shall also reimburse the Insured Person up to the limit stated in the Schedule of Benefits for that portion of the follow-up medical expenses which i) are incurred within 3 months of the Insured Person's return to Hong Kong and ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner.

In no event, however, shall the total amount payable under this Section (Medical Expenses) exceed 100% of the Sum Insured as stated in the Schedule of Benefits.

Exclusions Applicable to Section 1- Medical expenses

No benefits will be provided:

For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.

For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

For failure to obtain a written medical report from the Qualified Medical Practitioner.

If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

For the follow up treatment expenses obtained outside Hong Kong.

For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

SECTION 2 - Overseas Hospital Daily Cash Benefit

The Company will pay the Insured Person the daily limit stated in the Schedule of Benefits for each complete and consecutive 24 hours period of overseas Hospital Confinement up to the Sum Insured as stated in the Schedule of Benefits in the event that the Insured Person is Confined in an overseas Hospital due to an Injury or Sickness sustained during the insured Journey.

Exclusions Applicable to SECTION 2 - Overseas Hospital Daily Cash Benefit

No benefits will be provided:

For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.

For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

For failure to obtain a written medical report from the Qualified Medical Practitioner.

If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

SECTION 3 - Emergency Medical Assistance

3a. Emergency Medical Evacuation

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling overseas during the insured Journey and if in the opinion of the Company or its authorized representative, it is medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Hong Kong or his/her habitual residence, the Company or its Authorized Representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's physical condition. The Company shall pay directly to the medical service provider the covered expenses up to the Sum Insured stated in the Schedule for such evacuation.

Covered expenses are expenses for services provided and/or arranged by the Company or its Authorized Representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person.

The means of evacuation arranged by the Company or its Authorized Representative may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company or its Authorized Representative and will be based solely upon medical necessity.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

3b. Compassionate Visit

Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs an in Hospital medical treatment which is expected to exceed 7 days and Insured Person is unable to take care of him/herself of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for one Immediate Family Member to travel from his/her regular residence to the place of the Insured person to visit and take care of the Insured Person.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

3c. Repatriation of Mortal Remains

When, as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, the Insured Person dies during the course of the insured Journey, the Company or its Authorized Representative shall make the necessary arrangements for the return of the Insured Person's remains to Hong Kong or his/her habitual residence. The Company shall pay the actual cost incurred up to the

Sum Insured stated in the Schedule for such repatriation.

In addition, the Company shall reimburse up to the Sum Insured stated in the Schedule for expenses actually incurred at the place of death outside Hong Kong for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

3d. Return of Unattended Children

When, traveling overseas with effective documents and as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, which leads to un-attendance of his/her accompany minor child(ren), the Company or its Authorized Representative shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) to repatriate his/her accompany minor child(ren) to the regular residence in Hong Kong.

The accompanying minor child(ren) of the Insured person shall use the original return ticket or electronic ticket bought in the beginning of the Journey. If the original return ticket or electronic ticket bought by the Insured person is expired due to the rescue, the assistance agency shall cover the return ticket for the accompanying minor child(ren), provided that the Insured person shall hand over the original return ticket or electronic ticket to the assistance agency, or provide the evidence of his/her purchase of return ticket. If the Insured person has no original return ticket or electronic ticket, or cannot provide relevant evident thereof, the return ticket of the accompanying minor child(ren) to the original place shall be shouldered by the Insured person.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

3e. Compassionate Return

Under this Section, if the Insured Person's Immediate Family Member sustains an Injury or Sickness in Hong Kong and as a result dies during the insured Journey period in Hong Kong. The Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person to travel back to his/her regular residence place.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

Exclusions Applicable to SECTION 3 - Emergency Medical Assistance

No benefits will be provided:

For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.

For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

For failure to obtain a written medical report from the Qualified Medical Practitioner.

If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

For the follow up treatment expenses obtained outside Hong Kong.

For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

For any expenses for a service not approved and arranged by the Company or its Authorized Representative except that this exclusion shall be waived in the event the Insured Person cannot contact the Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its Authorized Representative would have provided under the same circumstances (For Section 3a. Emergency Medical Evacuation only).

For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its Authorized Representative (For Section 3c. Repatriation of Mortal Remains only).

SECTION 4 - PERSONAL ACCIDENT

The benefit under this Section is payable to the Insured Person who suffers an Injury during the insured Journey which, directly and independently of all other causes, shall result in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in the Event happening within ninety (90) days after the date of the Accident.

Schedule of Compensation	
Accidental Death and Disablement	Percentage of Sum Insured
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total Loss of Hearing in:	
a) both ears	75%

b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the Permanent total Loss of Use of one limb	50%

Compensation:

If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest Percentage of Principal Sum) will be payable under this Section and in any event shall not exceed the Sum Insured stated in the Schedule of Benefits.

The insurance for any Insured Person under this Policy shall be terminated upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.

When a limb or organ which had been partially disabled prior to the Accident covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Principal Sum payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Accident.

Exposure:

If by the reason of any covered Accident occurring during the insured Journey, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance with the Events as stated in the Benefit Table under Section 4 hereinabove.

Disappearance:

If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

Exclusion Applicable to Section 4 - Personal Accident

For the purpose of Section 4, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or Sickness.

SECTION 5 - Personal Baggage Cover

The Company will pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits if Your Baggage and Personal Effects are stolen, accidentally damaged, or are permanently lost by the common carrier or accommodation provider during the insured Journey. The Company will pay the lesser of:

- the repair cost;

- the replacement cost;
- the amount it would cost the Company to repair or replace the item(s) allowing for any trade discounts the Company is entitled to; or
- the original purchase price; or
- The depreciated value after allowing for age, wear and tear

The Company shall impose sub-limit restrictions on any single item, pair set or collection or articles, laptop computers, and cameras camcorders and their accessories. Please refer to the Schedule of Benefits for detail on any sub-limit that may be imposed.

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

Exclusion Applicable to SECTION 5 - Personal Baggage Cover

No benefits will be provided for:

The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveler's checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents.

Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.

Any loss of or damage to hired or leased equipment.

Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.

Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.

Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.

With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.

Any loss of the Insured Person's baggage when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.

Any loss of data recorded on tapes, cards, diskettes or otherwise.

Breakage or damage to fragile articles.

Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.

Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.

Any loss claimed under Section 10 (Baggage Delay Allowance) arising from the same cause.

Loss by any mysterious disappearance.

Shortage due to error, omission, exchange or depreciation in value.

Receipts of the claimed items submitted which are not in the Insured Person's name.

SECTION 6 - Loss of Personal Money

The Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft occurring during the insured Journey. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

Exclusions Applicable to SECTION 6 - Loss of Personal Money

No benefits will be provided:

In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.

If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.

In respect of shortage due to error, omission, exchange or depreciation in value.

In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.

For loss by any mysterious disappearance.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

SECTION 7 - Loss of Travel Document

In the event that the Insured Person loses his/ her travel documents during the insured Journey as a direct result of robbery, burglary or theft, the Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the replacement cost for travel documents, including necessary and reasonable travel and accommodation costs.

Exclusions Applicable to SECTION 7 - Loss of Travel Document

No benefits will be provided for any loss:

In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

In respect of loss of any travel document and/or visa which is not needed to complete to the insured Journey.

For loss by any mysterious disappearance.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any

customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

For both the temporary and permanent versions of the same travel document. In the event of such loss, an Insured Person may claim either one (1) version but not both.

SECTION 8 - Personal Liability

The Company shall indemnify the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for legal liability to a third party arising during the insured Journey as a result of:

death or accidental bodily Injury to a third party;

accidental loss of or damage to property of a third party.

However, the Insured Person must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the Company's written approval.

Exclusions Applicable to SECTION 8 - Personal Liability

No benefits will be provided for:

Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.

Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.

Property which belongs to the Insured Person or is in his/her care of custody or control.

Any liability assumed under contract.

Liability relating to the willful, malicious, or unlawful act on the part of the Insured Person.

Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.

Liability arising from the undertaking of any trade, business or profession.

Liability arising from any criminal acts.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

SECTION 9 - Travel Delay

The Company shall pay up to the Sum Insured as stated in the Schedule of Benefits in the event that the Common Carrier for the Insured Person to travel is delayed from the departure time specified in the itinerary, where such delay is caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey.

Departure delay will be calculated from the original scheduled departure time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure time of i) the original Common Carrier or ii) the first available alternative transportation offered by the administration of the relevant Common Carrier.

Exclusions Applicable to SECTION 9 - Travel Delay

No benefits will be provided for:

Any loss arising from failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.

Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.

Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).

Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

SECTION 10 - Baggage Delay Allowance

The Company shall pay up to the Sum Insured as stated in the Schedule of Benefits for the actual expenses incurred for emergency purchase of essential items or requisites in consequence of temporary deprivation of the Insured Person's baggage due to the misdirection in delivery of the baggage by the Common Carrier on or in which the Insured Person is traveling during the insured Journey. This benefit can only be utilized once during the insured Journey.

Exclusions Applicable to SECTION 10 - Baggage Delay Allowance

No benefits will be provided:

For the failure of the Insured Person to obtain written confirmation from the Common Carrier as to the number of hours and the reason for such delay.

With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.

Any loss deemed by the Company or its Authorized Representative as being purchased for non-essential reasons; or if it is determined that the Insured Person has not acted in a manner to reduce the additional costs incurred during the delay.

Any loss claimed under Section 5 (Personal Baggage Cover) arising from the same cause.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

SECTION 11 - Cancellation of Trip

The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for loss of travel cost paid in advance by the Insured Person and for which the Insured Person is legally liable and which is not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by the occurrence of any of the following, within the period of thirty (30) days before the Departure Date of the insured Journey (except for sub-paragraphs (iii) and (iv) below):

Death or Serious Injury Or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member;

Witness summons, jury service or compulsory quarantine of the Insured Person;

Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within the period of one (1) week before the departure date of the planned insured Journey;

Serious damage to the Primary Residence of the Insured Person or Traveling Companion in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the departure date of the planned insured Journey which requires the Insured Person's presence in the premises on the departure date of the insured Journey.

The coverage under Section 11 (Cancellation of Trip) extends to cover only those travel costs paid on the Online Travel Booking Platform, from which you have applied for this insurance policy.

This coverage under Section 11 (Cancellation of Trip) shall not be valid once the Insured Person has commenced the insured Journey.

Exclusions Applicable to SECTION 11 - Cancellation of Trip

No benefits will be provided for any loss:

That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.

That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.

That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.

That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to iii. of Section 11 (Cancellation of Trip).

That relate to travel costs that were not booked through the Online Travel Booking Platform from which you have applied for this insurance policy.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or

traded (or represents the proceeds of such actions).

SECTION 12 - Curtailment of Trip

The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the unused and forfeited travel cost where the Insured Person has to terminate and cut short the insured Journey and return to Hong Kong as a result of the following reasons:

Death, Serious Injury Or Serious Sickness or hijacking of the Insured Person or Close Business Partner;

Death, Serious Injury Or Serious Sickness of the Insured Person's Immediate Family Members or Traveling Companion;

Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic which prevents the Insured Person from continuing with his/her scheduled insured Journey.

The coverage under Section 12 (Curtailment of Trip) extends to cover only those travel costs paid on the Online Travel Booking Platform, from which you have applied for this insurance policy.

This coverage Section 12 (Curtailment of Trip) is effective only if this insurance is purchased before the Insured Person becomes aware of any circumstances which can lead to the disruption, interruption or cancellation of the insured Journey.

Exclusions Applicable to SECTION 12 - Curtailment of Trip

No benefits will be provided for any loss:

That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.

That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.

That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.

That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to ii. of Section 12 (Curtailment of Trip).

That relate to travel costs that were not booked through the Online Travel Booking Platform from which you have applied for this insurance policy.

In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LIABILITY SUFFERED AND/OR SUSTAINED BY OR ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF OR IN CONNECTION WITH ANY OF THE FOLLOWING:

War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

Please note that travel to any of the following countries is not eligible for coverage. We will not accept liability for any losses incurred in these ineligible countries. The ineligible countries are as follows: Cuba, Iraq, Iran, Syria, Afghanistan, Korea (North) and other countries or under sanctions of the United Nations, the European Union or the United States;

Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the Effective Date.

Any losses resulting from your participation in trekking or mountaineering, or undertaking expeditions or similar activities.

An Insured Person who is: a Terrorist; a member of a Terrorist organization; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons.

Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;

Any prohibition or regulations by any government; any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, inclement weather, natural disasters, or epidemic;

The Insured Person is not taking all reasonable efforts to safeguard his/her property/money, to avoid Injury or to minimize any claim under this insurance;

Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;

Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;

Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;

Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;

Any Pre-Existing Condition, congenital and heredity condition;

AIDS or any Injury or Sickness commencing in the presence of a sero-positive test for HIV and related disease, sexually transmitted disease;

Pandemics or Epidemics;

Psychosis, sleep disturbance disorder, mental or nervous disorders;

The Insured Person engaging in naval, military or airforce service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;

Any medical treatment received during an insured Journey which was made for the purpose of receiving

medical treatment or if the insured Journey was undertaken while the Insured Person was unfit to travel; or the Insured Person is traveling against the advice of a Qualified Medical Practitioner;
Any loss and expenses that can be reimbursed or recovered from any other source;
Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

DEFINITIONS

“Accident” means an unforeseen and involuntary event which causes an Injury during an insured Journey.

“Accommodation” means room charge only.

“Acquired Immune Deficiency Syndrome” or “AIDS” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a seropositive test for HIV.

“Allianz Global Assistance” means the Authorized Representative appointed by the company, registered in Hong Kong as Allianz Worldwide Partners (Hong Kong) Suite 304-306, 3rd Floor, Cityplaza Four, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong, Hong Kong.

“Assistance Hotline” shall mean the 24/7 call center operation provided by Allianz Global Assistance, as the Authorized Representative, and which contact details are found in the Certificate of Insurance.

“Authorized Representative” shall mean Allianz Global Assistance.

“Baggage and Personal Effects” means your suitcases, trunks and similar containers including their contents and articles worn or carried by you including your valuables. It does not mean any bicycle, business samples or items that you intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on your Certificate of Insurance.

“Close Business Partner” shall mean a Close Business Partner of an Insured Person proved as such to the satisfaction of the Company on the basis of business registration or corporate registration documentation acceptable to the Company.

“Common Carrier” shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

“Confinement” or “Confined” means the period the Insured Person is registered as an in-patient in a Hospital because of a medical necessity under the professional care of a Qualified Medical Practitioner and which the Hospital levies a charge for room and board for the treatment of an Injury or Sickness for such Confinement.

“Effective Date” means the date of the Period of Insurance starts.

“Epidemics” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“Expiry Date” means the date of the Period of Insurance ends.

“Hong Kong” means the Hong Kong Special Administrative Region.

“Hospital” shall mean a Hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24 hours nursing service and medical supervision.

“Immediate Family Member” means Insured Person’s spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild, legal guardian.

“Injury” shall mean the bodily Injury sustained in an Accident directly and independently of all other causes.

“Insured Person” shall mean the Insured Person(s) named in the Certificate of Insurance or subsequently endorsed herein.

“Journey” wherever used in this Policy shall mean the Journey with the period of travel commencing from the Insured Person leaves the Hong Kong immigration counter on the departure date for the purpose of commencement of his/her insured Journey and until the expiry of the period of travel as specified in the Certificate of Insurance or the Insured Person’s arrival at any immigration counter for returning to Hong Kong after the insured Journey, whichever first occurs.

“Liberty” means Liberty International Insurance Limited 13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

“Loss of” or “Loss of Use” shall mean the Permanent total functional disablement or complete and Permanent physical severance through or above the wrists or ankle joints, and as used with reference to eyes, shall mean the entire and irrecoverable loss of sight.

“Loss of Hearing” shall mean Permanent irrecoverable Loss of Hearing where:

If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz

If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

“Loss of Sight” shall mean the entire and irrecoverable loss of sight.

“Loss of Speech” shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“Malignant Neoplasm” shall include but not be limited to Kaposi’s sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency Syndrome.

“Sum Insured” means the Sum Insured amount of each of the benefits covered under this Policy as stated in the Schedule of Benefits.

“Medically Necessary Expenses” means expenses incurred and paid by the Insured Person to a legally Qualified Medical Practitioner, physician, surgeon, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Section 3a (Emergency Medical

Evacuation) and Section 3c (Repatriation of Mortal Remains) of this Policy. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy. Provided that in the event an Insured Person becomes entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other sources.

“Online Travel Booking Platform” shall mean a website of an airline, online travel agent, or other from which you have purchased your travel related products (fares, accommodations) and your travel insurance policy.

“Opportunistic Infection” shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

“Pandemics” means a form of an epidemic that extends throughout an entire continent, even the entire human race

“Percentage of Principal Sum” is the Percentage of Principal Sum as stated in the Benefit Table in Section 4 (Personal Accident) herein used to calculate the compensation payable.

“Period of Insurance” means as follows:

For Benefits Section 11, the period of insurance starts from the Policy Issue Date shown on the Certificate of Insurance, or 30 days prior to the Departure Date, whichever is later. For Benefits Section 11, the cover expires on the Departure Date, at the moment of the journey commencement.

For all other Benefits, the period of insurance starts on the Departure Date, at the moment of the journey commencement. The cover expires upon any of the following (whichever comes first):

The Expiry Date stated on your Certificate of Insurance;

Your return back to Hong Kong;

120 days from your Departure Date; or

When Allianz Global Assistance determines that you should return to Hong Kong for treatment.

“Permanent” shall mean lasting twelve (12) consecutive months from the date of an Accident and at the expiry of the twelve (12) months period being beyond any hope of improvement.

“Permanent Total Disablement” shall mean disablement which commences ninety (90) days from the date of the Accident and which is Permanent and which entirely prevents an Insured Person from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties, which would normally be carried out by him/her in his/her daily life.

“Pre-Existing Condition” means any condition for which the Insured Person or Immediate Family Member received from or were recommended by a Qualified Medical Practitioner prior to the Effective Date of this Policy for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this Policy; or any Symptom which existed prior to the Effective Date leading to a claim under this Policy.

“Primary Residence” means the primary house or building permanently occupied by the Insured Person for the sole purpose of private dwelling.

“Principal Sum” means the Sum Insured.

“Qualified Medical Practitioner” shall mean any person legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a Qualified Medical Practitioner who is the Insured Person or an Immediate Family Member of the Insured Person.

“Schedule of Benefits” means the section to this Travel Insurance Terms and Conditions entitled “Schedule of Benefits” as may be amended by the Company from time to time.

“Serious Injury Or Serious Sickness” means an Injury or Sickness for which the Insured Person requires treatment and which is certified by a Qualified Medical Practitioner as being dangerous to life and as rendering the Insured Person unfit to travel or continue with his/her original insured Journey. When “Serious Injury Or Serious Sickness” is applied to the Insured Person’s Immediate Family Member(s), it shall mean Injury or Sickness for which the Insured Person’s Immediate Family Member requires treatment and certified by a Qualified Medical Practitioner as being dangerous to life and which results in the Insured Person’s discontinuation or cancellation of his/her original insured Journey.

“Sickness” means a Sickness or disease which is contracted during the insured Journey directly and independently of any other cause and which commences during the insured Journey.

“Symptom” means a sign or an indication of disorder or disease experienced by an individual.

“Terrorist” or member of a Terrorist organization shall mean any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a Terrorist.

“Terrorist Act” shall mean any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

“Traveling Companion” shall mean the person who is accompanying the Insured Person for the whole insured Journey.

“Usual, Reasonable And Customary” shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

“War” shall mean War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

GENERAL CONDITIONS

At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.

The cooling off period entitles to policy cancellation with full premium refund if the Authorized Representative is notified of the request prior to Departure Date (no refund post Departure Date) and within 5 days of the Effective Date.

Upon issuance of the Policy, all the insurance details, including the Insured Persons, Departure Date, Insurance Expiry Date and Destinations, are confirmed and final and cannot be changed.

Eligibility of this policy is restricted to residents of Hong Kong travelling overseas, with Hong Kong as the origination point for their Journey.

No age limits apply, however, we may restrict the Sum Insureds for certain benefits for certain age groups so please read your Schedule of Benefits carefully.

This Policy may not be renewed or extended. However, if any circumstance exists during the insured Journey

which is outside the Insured Person's control and the insured Journey is extended beyond the period stated in the Certificate of Insurance, the Company will automatically extend this Policy for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.

If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.

The maximum period of an insured Journey cannot exceed forty-five (45) days per Journey.

Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The Certificate of Insurance, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.

LIBERTY INTERNATIONAL INSURANCE HK is the underwriter (insurer) of the insurance covers described in this booklet.

ALLIANZ GLOBAL ASSISTANCE is appointed as Liberty's agent to provide assistance services under this policy.

2. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.

3. FORMS FOR PROOF OF LOSS

The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

4. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonable possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.

5. SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible

to give such notice and that notice was given as soon as was reasonably possible.

6. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

7. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Mortal Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

8. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.

9. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.

10. RIGHTS OF THIRD PARTIES

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Insured Person(s) named in the Certificate of Insurance alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

11. MEDICAL EXAMINATION AND TREATMENT

The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

12. SUBROGATION

In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

13. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to

be furnished.

14. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.

15. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

16. POLICY INTERPRETATION

This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Hong Kong.

17. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon the Company unless and until the original or a duplicate thereof is filed at the Home Office of Allianz Worldwide Partners (Hong Kong) Limited, Suite 304-306, 3rd Floor, Cityplaza Four, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

18. DATA PRIVACY

The Insured Person/Policyholder/Applicant agrees that:

the personal data collected during the application process or administration of this policy may be used by Allianz Worldwide Partners (Hong Kong) Limited or by Liberty International Insurance Limited for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).

Allianz Worldwide Partners (Hong Kong) Limited may use the Insured Person's/Policyholder's/Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the Allianz Worldwide Partners (assuming Allianz Worldwide Partners (Hong Kong) Limited has obtained the agreement of the Insured Person/Policyholder/Applicant to use such contact details for this purpose).

Allianz Worldwide Partners (Hong Kong) Limited may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified. Such persons may be located in other countries such as Mainland China, France and Switzerland. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Hong Kong's privacy laws. This transfer of personal data may apply to.:

third parties providing services related to the administration of this policy, including reinsurers (per (a) above);

financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);

in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers,

retailers, medical providers and travel carriers (per (a) above);

for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the Allianz Worldwide Partners;

another member of the Allianz Worldwide Partners (for all of the purposes stated in (a) and (b)) in any

country; or

other parties referred to in Allianz Worldwide Partners (Hong Kong) Limited's Data Privacy Policy for the purposes stated therein.

The Insured Person/Policyholder/Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of Allianz Worldwide Partners (Hong Kong) Limited at Suite 304-306, 3rd Floor, Cityplaza Four, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong. The same addresses may be used to contact Allianz Worldwide Partners (Hong Kong) Limited with any comments in relation to the services it provides.

19. CLERICAL ERROR

Clerical errors by the Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

20. IMPORTANT NOTE

The terms and conditions in Chinese policy wording is translated from this English version only for your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

安聯全球救援—網上旅遊保障

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旅遊保險條款及條件

當利寶國際保險有限公司（以下稱為「本公司」）收妥保費後，即依據本保單或批註內的定義、不受保項目、限制、條款和條件，同意承保名字列於保險證明書內之受保人及根據本保單之條文及條款對在受保日期內所出發和發生的旅程（以下稱為「受保旅程」）之損失作出賠償。

本公司已任命安聯全球救援（以下稱為「授權代表」）為其代理及授權代表，為您提供索賠及救援服務，以及管理您的保單。

保險證明書、旅遊保險條款及批註（如有）將構成完整的保險合約（以下稱為「保單」）。請緊記細閱及列印保險證明書及旅遊保險條款及條件，並留意適用於一切情況的一般不受保項目及一般條文。

有關保障內容，請參照保險證書內列明之保障列表。

保障範圍

第一項—醫療費用

若受保人在旅程期間 因受傷或疾病，需在當地治療之 受傷或疾病醫療費用，本公司將根據保障表訂定的投保額賠償 有關醫療費用，該醫療費用須(i)由受保人於首次受傷或感染疾病起計一百八十二日 (182)內導致的；及(ii)於當地由執業醫生所收取的醫療所需費用。

覆診醫療費用

倘若受保人返回香港後須就 有關損傷或疾病（即除受保人返回香港前有關損傷或疾病接受的治療）覆診，本公司將根據保單向受保人賠償覆診醫療費用，覆診醫療費用須 i) 於受保人返回香港後三個月內引致及 ii)由執業醫生收取的醫療所需費用。

惟在任何情況下，根據本項目訂定（醫療費用），總金額不超過保單所列明的保障額。

適用於第一項 – 醫療費用的不受保項目

以下各項將不受保障：

根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。

倘受保旅程的目的是為進行醫療相關之治療；或受保旅程是在違反執業醫生的建議下進行。

有關由第三者支付的任何費用或服務，或已包括在受保旅程所支出的任何費用。

未能提供執業醫生之書面醫療報告。

受保人拒絕跟從執業醫生的建議返回香港，或在受保人身體狀況許可下，拒絕繼續其受保旅程。

在香港以外的覆診醫療費用。

任何住院私家病房、或私家看護費用；任何非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。

任何整容手術、近視、遠視、散光、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的費用除外。

第二項-海外住院 現金保障

倘受保人於旅程期間因受傷或疾病而需住院連續 24 小時或以上，本公司將向受保人支付保障表所載的每日住院限額，總金額不超過保單所列明的保障額。

適用於第二項- 海外醫院每日現金保障適用的不受保項目

以下各項將不受保障：

根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。

倘受保旅程的目的為獲取治療或受保旅程是在違反執業醫生的建議下進行。

有關由另一方提供但受保人無需支付的任何費用，或已包括在受保旅程費用的任何支出。

未能從執業醫生獲得書面醫療報告。

倘受保人拒絕跟從執業醫生的建議返回香港，或在受保人身體狀況許可下，拒絕繼續其受保旅程。

任何醫院獨立或私人病房住院、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。

任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的驗光單，但於受保旅程期間因意外蒙受損傷所引致的除外。

第三項-緊急醫療救援

3a. 緊急醫療運送

當受保人因於旅程期間受傷或疾病，並在本公司或其授權代表經醫療評估後認為適宜將受保人移送至另一個地點接受治療，或將受保人送返香港或其慣常居住地，本公司或其授權代表會根據受保人身體狀況的醫療嚴重性，安排最合適的醫療運送方法。本公司將直接向醫療服務供應方支付保障費用，最高為保障表所載相關運送的投保額。

保障費用是指由本公司或其授權代表因緊急運送受保人而提供及/或安排之運送、醫療服務及醫療設備等必需費用。

本公司或其授權代表安排的運送方式可包括空中救護、地面救護、航空運輸、鐵路或任何其他合適方式。有關運輸方式及最終目的地的所有決定將由本公司或其授權代表作出，並只會基於醫療上的必要性作出決定。

受保人或其代表必須致電救援熱線以獲得上述安排。

3b. 親屬探訪

根據本條，倘受保人在受保旅程期間受傷或疾病，而需於當地治療而住院連續超過七天，而受保人在返回香港前無法就受傷或疾病照料自己，本公司將為一位直系家屬賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票），讓其從受保人的慣常居住地前往探望及照料受保人。

受保人或其代表必須致電救援熱線以獲得上述安排。

3c. 遺體運返

當受保人於旅程期間因受傷或疾病而死亡，本公司或其授權代表將安排受保人的遺體運返香港或其慣常居住地。本公司將支付最高為保障表所載相關運返的投保額的實際開支。

此外，對於在香港以外的死亡地點就棺材、殯葬業者或殯儀員進行的屍體防腐處理及火葬程序的合理開支，本公司將賠償最高為保障表所載投保額的實際開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

3d. 隨行兒童送返

當受保人於旅程期間受傷或疾病，導致其隨行未成年兒童未獲照料，本公司或其授權代表將賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）送返其隨行未成年兒童至香港或其慣常居住地，得以照料。

受保人的隨行未成年兒童須使用該旅程的原回程旅遊票或電子旅遊票。若受保人購買的原回程旅遊票或電子旅遊票因拯救受保人期間過期，救援代理須承擔隨行未成年兒童的回程旅遊票，惟受保人須向救援代理提交原回程旅遊票或電子旅遊票，或提供其購買回程旅遊票的證明。若受保人並無原回程旅遊票或電子旅遊票，或無法就此提供相關證明，隨行未成年兒童返回原來地點的回程旅遊票須由受保人承擔。

受保人或其代表必須致電救援熱線以獲得上述安排。

3e. 返程探訪

根據本項，若受保人於旅程期間，其直系家屬在香港受傷或因疾病，而因此因在香港死亡，本公司或其授權代表將安排受保人返回其慣常居住地並賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）的合理及所需開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

適用於第三項-緊急醫療救援的不受保項目

以下各項將不受保障：

根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。

倘受保旅程的目的為獲取治療或受保旅程是在違反執業醫生的建議下進行。

由另一方提供的服務但其任何費用並非由受保人負責，或任何支出已包括在擬定的受保旅程的費用內。

沒有執業醫生的書面醫療報告。

受保人拒絕跟從執業醫生的建議返回香港，或在受保人的身體狀況適合下，拒絕繼續其受保旅程。於香港以外的覆診費用。

任何醫院的獨立或私人病房住院的、或特別或私家看護的額外費用；非醫療性質的個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。

任何整容手術、眼睛折射造成的誤差、助聽器及其處方，但於受保旅程期間的意外損傷不在此限。

任何未經本公司或其授權代表批准及安排的服務費用，除非受保人在緊急醫療情況期間因，在其控制範圍外無法聯絡救援熱線的職員，可獲限制豁免。在任何情況下，本公司均保留賠償受保人的權利，賠償並僅限於服務引起的費用，而該服務若在同一情況（僅適用於第 3a.條-緊急醫療運送）下，本公司或其授權代表亦同意的。

任何未經本公司或其授權代表批准及安排的受保人遺體運返費用。（僅適用於第 3c.條-遺體運返）

第四項-個人意外

在受保旅程期間受保人受傷，而該損傷直接及完整地造成以下賠償表所列出的事件，惟其必須於意外發生當日起九十（90）天內發生，受保人才獲得此項的保障。

賠償表	
意外死亡及殘疾	投保額百分比
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 雙眼永久完全失明	100%
5. 喪失任何雙肢或任何雙肢永久完全殘廢	100%
6. 永久喪失說話能力	100%
7. 永久完全失聰	
a) 雙耳	75%
b) 單耳	15%
一眼永久完全失明	50%
喪失任何一肢或任何一肢永久完全殘廢	50%

賠償：

倘若多於一（1）項上述的事件合資格索賠，則本公司僅支付具最高賠償額（即保額百分比最高者）的事件，並且在任何情況下賠償不得超出保障表所載的投保額。

當受保人出現任何損失，因而可索取上述任何一（1）項事件的賠償時，本保單的保險便終止；惟終止不會防礙因意外造成該損失的任何索賠。

當受保人的手腳任何一肢或器官於本保單受保意外前已喪失部份功能，現因損傷變成完全殘廢時，本公司須先釐定該損傷是否唯一的起因，然後決定應付的保額百分比；惟意外前手腳任何一肢或器官已永久殘廢，其喪失則不會獲得任何賠償。

風險性元素：

倘若在受保旅程期間發生任何受保意外，受保人因此無可避免地暴露於風險性元素（包括但不限於持續及惡劣天氣或環境情況），由意外當日起計十二（12）個月內，相關的元素直接及無可避免地導致死亡、損失或殘廢，本公司將根據第四項的保障表所列的事件支付賠償。

失蹤：

倘若受保人在受保旅程期間遇上意外，導致其乘坐的公共運輸工具失蹤、沉沒或失事，在意外當日起計十二（12）個月後受保人仍然失蹤時，本公司有理由相信受保人已在意外中死亡，將支付個人意外保障，但必須先收到由受保人的遺產代理人簽署的承諾書，聲名如果日後發現受保人沒有因該意外死亡，本公司將獲得所支付金額的退還。

適用於第四項—個人意外的不受保項目

因任何種類病症或疾病造成的損傷或其他而引起的任何損失，在任何情況下本公司均無需負責支付賠償。

第五項—個人行李保障

倘若在受保旅程期間，受保人的行李及個人物品被盜竊、意外損毀或公共運輸工具或住宿供應方造成永久遺失，本公司將賠償受保人，賠償金額不會超過保障表所載的投保額。本公司會降低下列開支費用的賠償金額：

- 維修開支；
- 更換開支；
- 由本公司去維修或更換可享有任何商業折扣的金額；或
- 原本零售價；或
- 由物品的使用年期及損耗所構成的折舊值。

任何單件物品或屬於一對、套或組的物品、手提電腦、相機、便攜式攝錄機及附件的索賠，本公司加設子限額的限制。有關子限額詳情，請參閱保障表。

對於任何單件物品的或屬於一對、套的物品的索賠，本公司考慮其損耗情況後，可能作出支付，或按公司決定作出更換或維修。

適用於第五項—個人行李保障適用的不受保項目

出現以下情況遺失損毀將不受保障：

屬於以下類別的財產：商業貨品或樣本、食品、動物、機動車輛（包括配件）、電單車、單車、船隻、摩打、任何其他運輸工具、家用傢俱、古董、珠寶首飾或飾物、手提電話（包括個人數碼助理電話及其他配件）、金錢（包括支票、旅行支票等）、電子貨幣（包括具信貸價值的信用卡、八達通卡等）、證券、門票或文件。

因正常磨損及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷或受保人在財產進行任何維修、清潔或改動導致損毀。

屬於租用或借用的儀器。

財產的任何遺失或損毀是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產；或有關屬違禁品或正被或曾被非法運送或買賣的任何財產。

財產有任何其他保險的保障，或可以獲得有關公共運輸工具、酒店、任何服務供應方或其他方式的賠償。

財產經第三方修理或維修後可正常運作。

受保人故意不使用者乘坐的公共運輸工具運送受保人的任何行李，或受保人另行郵寄或寄送的任何行李、紀念品或其他物品。

在公眾地方無人看管受保人個人行李，或因受保人沒有小心和預防去確保該財產的安全留守和保安。

屬於儲存於磁帶、記憶卡、光碟或其他的資料。

屬於易碎物品。

發生於酒店或公共運輸工具看管期間，除非在發現後三（3）天內立即向相關酒店或公共運輸工具報告，及如果事件發生於航空公司接收行李後，獲取行李事故報告。

沒有於事故發生後二十四（24）小時內向警方備案，和沒有當地的警方報告。

基於相同原因根據第十項（行李延誤津貼）索賠。

因任何的神秘失蹤。

因失誤、遺漏、匯率改變或貶值造成的差額。

提交的索賠物品單據並非是受保人名下。

第六項-個人金錢損失

在受保旅程期間，倘若因搶劫、爆竊或盜竊直接導致受保人的現金、鈔票、旅行支票及匯票損失，本公司將作出賠償，賠償金額不會超過保障表所載的投保額。受保人必須於事故發生後二十四（24）小時內在損失當地向警方報失，並於索賠時附上當地警方的書面文件及報告。

適用於第六項-個人金錢損失的不受保項目

出現以下情況損失將不受保障：

屬於任何形式的電子貨幣（包括任何信用卡、八達通卡等）或證券。

未有於事故發生後二十四（24）小時內向警方報失，且未能提交當地警方的報告。

因失誤、遺漏、匯率改變或貶值造成的差額。

沒有即時向發行旅行支票機構的當地分行或代理報告損失旅行支票。

因任何的神秘失蹤。

是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關現金、鈔票、支票或金錢；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何現金、鈔票、支票或款項。

第七項-旅遊文件遺失

在受保旅程期間，倘若因搶劫、爆竊或盜竊直接導致受保人遺失其旅遊文件，本公司將賠償受保人，賠償金額不會超過保障表所載有關旅遊文件替換，包括所需及合理的交通及住宿的開支的投保額。

適用於第七項-旅遊文件遺失的不受保項目

出現以下情況開支不受保障：

未有於事故發生後二十四（24）小時內向警方報失，且未能提交當地警方的報告。

受保旅程不需要所遺失的旅遊文件及 / 或簽證去完成。

因任何的神秘失蹤。

直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何財產。

倘若同一份旅遊文件有臨時及永久版本，而它們同時遺失，受保人僅可索賠其中一（1）個版本，不可索賠兩個。

第八項-個人責任

對於在受保旅程期間因下列原因要對第三方負起的法律責任，本公司將賠償受保人，賠償金額不會超過保障表所載的投保額：

使第三方死亡或意外身體損傷；

使第三方財產意外遺失或損毀。

然而，在未有本公司的書面批准下，受保人不得向任何其他方作出任何付款建議或承諾付款或承認過失，或牽涉任何訴訟。

適用於第八項—個人責任的不受保項目

出現以下情況責任將不受保障：

涉及的財產屬於受保人或受保人的直系親屬、僱主或法律上的僱員。

負責對象是受保人的直系親屬、僱主或法律上的僱員。

財產屬於受保人或由其照顧或看管或控制。

任何根據合約承擔的責任。

因受保人蓄意、惡意或進行不法活動。

因擁有、持有或使用車輛、飛機、船隻、槍械或動物。

因任何貿易、商業或專業承諾。

因任何刑事行為。

直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何財產。

第九項—行程延誤

倘若受保人擬乘坐的公共運輸工具較其行程表所列的出發時間延誤，而該延誤是直接由於惡劣天氣、天災、儀器故障、騎劫或公共運輸工具的僱員罷工，支付總數不超過保障表所載的投保額。

計算延誤離開的時間，是由公共運輸工具的行程表上所列的出發時間起計，直至 i) 該公共運輸工具或 ii) 替代交通工具的實際出發時間為止。替代交通工具必須由相關公共運輸工具的行政部所提供，並且是最早出發的一班。

適用於第九項—行程延誤的不受保項目

出現以下情況延誤將不受保障：

受保人沒有提供公共運輸工具的書面證明，上面並列明延誤的時間數目及延誤原因。

購買本保險前已公佈有事件或事故會導致相關的延誤。

受保人沒有準時到達機場或港口（即其到達時間遲於辦理登記或預訂手續所規定的時間，因公共運輸工具僱員罷工不在此限）。

受保人沒有登上由相關公共運輸工具的行政部所提供最早的替代交通工具。

直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何財產。

第十項—行李延誤津貼

在受保旅程期間，倘若因受保人乘坐的或公共運輸工具把受保人的行李送運到錯誤地方，導致受保人在抵達目的地均無法獲得該行李的緊急和重要物資，因此必須購買，本公司將支付此實際開支，支付金額不

會超過保障表所載的投保額。此保障在受保旅程期間僅可使用一次。

適用於第十項 1-行李延誤津貼的不受保項目

出現以下情況將不獲津貼：

受保人沒有提供公共運輸工具的書面證明有關延誤的時間數目及延誤原因。

受保人故意以另一公共運輸工具（而非受保人乘坐者）運送任何受保人行李，或受保人另行郵寄或寄送任何行李、紀念品或其他物品。

本公司或其授權代表視為不是基於必要的購買；或受保人被認為在延誤期間沒有打算減低額外開支。

基於相同原因，根據第五項（個人行李保障）索賠。

損失的造成直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何財產。

第十一項-行程取消

倘在受保旅程出發日期前三十（30）天內發生下列任何事件（第(iii)及第(iv)除外），而受保旅程必須取消，及受保人已預先支付旅遊開支並對其承擔法律責任，而該責任不能經任何其他來源來彌補，本公司將賠償有關損失給受保人，賠償金額不會超過保障表所載的投保額：

- i. 受保人、旅伴及 / 或直系家屬死亡或嚴重受傷或病重；
- ii. 受保人被傳召擔任證人、出任陪審員或強制隔離；
- iii. 在原定受保旅程出發日期前一（1）星期，公共運輸工具的僱員突然罷工、爆發不能預料的暴亂或內亂或疫症；
- iv. 在原定受保旅程出發日期前一（1）星期，受保人或旅伴的香港主要住所因火災、水浸、地震或類似天災被嚴重損壞，因此需要受保人在該天出現在其住所。

第十一項（行程取消）的保障僅適用於在網上旅遊預訂平台（即您申請本保單的平台）支付的旅遊開支。

第十一項（行程取消）的保障於受保人開始受保旅程便立即失效。

適用於第十一項-行程取消的不受保項目

出現以下情況損失將不受保障：

有任何現有保險計劃、政府計劃的保障，或有任何公共運輸工具、旅遊代理或任何其他運輸及 / 或住宿供應方支付或退回損失費用。

直接或間接因政府的規例或控制、旅行社、旅行團營運商及 / 或公共運輸工具破產、清盤或違責。

在購買本旅遊保險前已出現導致其受保旅程取消及 / 或中斷的任何情況。

基於第十一項（行程取消）第(i)至第(iii)的原因，受保人必須取消或中斷旅遊時，但未能即時知會旅行社 / 旅行團營運商或運輸或住宿供應方，直接或間接引致的損失。

並非透過網上旅遊預訂平台（即您申請本保單的平台）預訂的旅遊。

直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關屬違禁品（或其財物收益）或正被或曾被非法運送或買賣（或其活動帶來的財物收益）的任何財產。

第十二項-行程中斷

因下列原因使受保人必須終止及縮短受保旅程並返回香港時，對於未被使用及不獲發還的旅遊支出，本公司將賠償受保人，賠償金額不會超過最高為保障表所載的投保額：

受保人或其緊密商業夥伴死亡、嚴重受傷或病重或遭綁架；

受保人的直系家屬或旅伴死亡、嚴重受傷或病重；

公共運輸工具的僱員突然罷工、爆發不能預料的暴亂或內亂、天災或疫症，使受保人無法繼續原定受保旅程。

第十二項(行程中斷)的保障僅適用於在網上旅遊預訂平台(即您申請本保單的平台)支付的旅遊開支。

購買本保險前,受保人並不知悉會有任何情況可導致干擾、中斷或取消受保旅程時,第十二項(行程中斷)的保障便能生效。

適用於第十二項-行程中斷的不受保項目

出現以下情況損失不受保障：

有任何現有保險計劃、政府計劃的保障，或有任何公共運輸工具、旅遊代理或任何其他運輸及 / 或住宿供應方支付或退回損失費用。

直接或間接因政府的規例或控制、旅行社、旅行團營運商及 / 或公共運輸工具破產、清盤或違責引致。在購買本旅遊保險前已出現導致受保旅程取消及 / 或中斷的任何情況。

基於第十二項(行程中斷)第(i)至第(ii)的原因，受保人必須取消或中斷旅遊時，但未能即時知會旅行社 / 旅行團營運商或運輸或住宿供應方而直接或間接引致的損失。

並非透過網上旅遊預訂平台(即您申請本保單的平台)預訂的旅遊。

直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或抗衡上述各項所採取的行動；任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產所採取的行動；或有關屬違禁品(或其財物收益)或正被或曾被非法運送或買賣(或其活動帶來的財物收益)的任何財產。

適用於所有條目的一般不受保項目

因為或有關以下任何一項項目直接或間接引致遺失、傷害、損毀或蒙受及 / 或承擔法律責任,本公司不會支付本保單任何條目下的索賠：

戰爭、內戰、侵略、騷亂、革命、使用軍事力量或政府或軍事政變；

請留意，前往下列任何國家將不符合受保資格。在這些國家所招致的任何損失，本公司一概不會承擔責任。不合資格國家包括：古巴、伊拉克、伊朗、敘利亞、阿富汗、北韓及其他正受聯合國、歐盟或美國制裁的國家；

當前往任何為人知悉屬高風險的國家，在保障生效日期前,如果傳媒或政府機關已充份發出反對旅遊的警告；

因您參與遠足或登山或進行探險或類似活動；

受保人是：恐怖份子；恐怖組織成員；毒販或核子、化學或生物武器供應商；

受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；

任何政府的任何禁制或規例；對政府規例的任何違反或有關公共運輸工具僱員任何計劃罷工、暴亂或內亂、惡劣天氣、天災或疫症發出警告後,受保人未能採取合理防範措施避免本保險項下索賠；

受保人未有盡所有合理努力保護其財產 / 金錢、避免損傷或去減低本保險項下的索賠；

受保人乘坐或駕車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬金作為收入來源；

酒精或非執業醫生處方藥物的影響；

懷孕或分娩，及與懷孕或分娩有關的任何損傷或疾病；
自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；
任何在先存在情況、先天及遺傳情況；
愛滋病或人體免疫力缺乏病毒血清測試呈陽性反應的任何損傷或疾病及相關疾病、經由性接觸傳染的疾病；
廣泛性大規模流行性疾病；
精神病、睡眠障礙症、精神或神經錯亂；
受保人參與海軍、陸軍、空軍服務或行動；武裝部隊服務；作為任何航空運輸工具的成員或操作員；測試任何類型的運輸工具；參與任何類型的體力工作；參與離岸活動，例如商業潛水、鑽油、採礦或航拍；處理爆炸品；以演員身份演出；擔任地盤工人、漁民、廚師或於廚房工作；導遊或領隊；
於以下情況下在受保旅程期間接受的任何治療：受保旅程目的為接受治療，或受保人在不適宜旅遊的情況下進行受保旅程，或受保人不理會執業醫生的反對進行旅遊；
可經任何其他來源獲賠償或追討任何損失及開支；
由於核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及 / 或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質，及 / 或散播或運用致病或有毒生物或化學材料；或釋放致病或有毒生物或化學材料。

定義

「意外」指在受保旅程期間因不可預見及非自願事件而造成損傷。

「住宿」僅指房間收費。

「後天免疫力缺乏症」或「愛滋病」須具世界衛生組織所指定的涵義，包括人體免疫力缺乏病毒血清測試呈陽性反應的機會感染、惡性腫瘤、人體免疫力缺乏病毒、腦病（痴呆症）、人體免疫力缺乏病毒消瘦綜合症或任何病症或疾病。

「安聯全球救援」指由本公司 Allianz Worldwide Partners (Hong Kong)（於香港註冊，地址為香港太古城太古灣道 12 號太古城中心 4 期 3 樓 304-306 室）所委任的授權代表。

「救援熱線」指安聯全球救援作為授權代表提供的全日 24 小時客戶電話中心，聯絡資料已載於保險證明書。

「授權代表」指安聯全球救援。

「行李」及「個人物品」指您的行李、行李箱及類似容器，包括其存放的物品或您穿戴或攜帶的物品，包括您的貴重物，但不包括任何單車、商業樣本或您計劃交易的物品、護照或旅遊文件、現金、鈔票、紙幣、支票、可轉讓票據、任何類型的船隻（衝浪板除外）、傢俬、家具陳設、家居電器、租用品或任何其他於您的保險證明書列為不包括的物品。

「緊密商業夥伴」指本公司根據其可接受的商業註冊或公司註冊文件信納的受保人緊密商業夥伴。

「公共運輸工具」指由正式持牌定期運載購票乘客的運輸商所提供及經營的任何巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、輪船、火車、電車或地下鐵路，以及正式持牌定期運載購票乘客的航空公司或包機公司所提供及經營的定翼飛機，以及由正式持牌定期運載購票乘客的航空公司提供及經營並僅來往既定商用機場或持牌商用直升機場的直升機，以及任何設有固定路線及時間表的機場客車。

「住院」指受保人因醫療需要被醫院接收為住院病人以接受執業醫生專業護理的期間，並就相關住院的損傷或疾病須治療向醫院支付病房及膳食費用。

「生效日期」指保險期開始之日。

「大規模流行性疾病」指傳染性疾病，在某個本僅發展為風土疾病的地區或在一個先前未受其影響的社區突然發展及迅速散播。

「屆滿日期」指保險期指完結之日。

「香港」指香港特別行政區。

「醫院」指依法運作的醫院（不包括用作照顧老人或長期病患者的機構或療養、休養或護理機構、或酗酒或吸毒者治療所，或類似目的機構），用以照顧及治療患病或受傷人士，設有診斷及施行手術的設施，並提供 24 小時護理服務及醫療監察。

「直系家屬」指受保人的配偶、父母、配偶之父母、（外）祖父母、子女、兄弟姐妹、（外）孫兒女或合法監護人。

「損傷」指直接在意外及別無其他原因下蒙受的身體損傷。

「受保人」指保險證明書指明或本保單隨後批註的受保人。

「旅程」每當於本保單中使用時是指受保人為開始其受保旅程於出發日期離開香港入境事務處櫃檯開始，至保險證明書述明旅遊期間完結或受保人於受保旅程後返回香港並到達任何入境事務處櫃檯為止（以較早者為準）的旅遊期間。

「利寶」指利寶國際保險有限公司，地址為香港鰂魚涌華蘭路 25 號栢克大廈 13 樓。

「喪失」或「喪失功能」指手腕或足踝以上之部位永久完全失去功能或手腕或足踝以上之部位永久完全分離；若套用於眼睛，須指視力完全喪失及無法恢復。

「失聰」指聽力永久喪失及無法恢復：

如果 a 分貝—損失聽力至 500 赫 如果 b 分貝—損失聽力至 1,000 赫
如果 c 分貝—損失聽力至 2,000 赫 如果 d 分貝—損失聽力至 4,000 赫
(a+2b+2c+d) 之 1/6 高於 80 分貝。

「失明」指視力完全喪失及無法恢復

「喪失語言能力」指構成語言之口唇音、齒舌音、口蓋音及喉頭音四種語言機能中，有三種以上不能發出者，或聲帶完全損壞或因腦部言語中樞神經的損傷而患失語症。

「惡性腫瘤」包括但不限於卡波西氏腫瘤（Kaposi's sarcoma）、中樞神經系統淋巴瘤及 / 或其他已知或後知因患有後天免疫力缺乏症而直接導致死亡、疾病或傷殘的惡性腫瘤。

「投保額」指本保單中的保障表所載的各項受保保障的投保額。

「醫療必需費用」是指由受保人引出及所須支付予執業醫生、醫生、外科醫生、護士、醫院及 / 或救護車服務的費用，包括醫藥、手術、X 光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理（除非因損傷而損害健全及天然之牙齒所必須之診治費用），亦不包括本保單內第 3a 條（緊急醫療運送）及第 3c 項（遺體運返）所需的任何費用。本保單僅負責賠償經執業醫生所處方或治療的費用。倘受保人可從任何其他來源取回全部或部份費用，本公司則僅負責賠償剩餘未取回的費用。

「網上旅遊預訂平台」指航空公司網站、網上旅遊代理網站或其他您已從中購買旅遊相關產品（交通票、住宿）及旅遊保險的網站。

「機會感染」包括但不限於卡氏肺囊蟲肺炎（pneumocystis carinii pneumonia）、慢性腸炎生物的生物體（organism of chronic enteritis）、病毒及 / 或擴散性真菌傳染。

「廣泛性流行性疾病」指散播至整個大洲甚至全人類的大規模流行性疾病。

「保額百分比」是指本保單第四項（個人意外）中之保障表中的投保百分比，用以計算應付賠償。

「保險期」指以下：

就第十一項的保障而言，保險期由保險證明書所示的保單發出日期或出發日期前 30 日開始（以較遲者為準）。就第十一項的保障而言，保障於出發日期旅程開始的時候屆滿。

就所有其他保障而言，保險期由出發日期旅程開始的時候開始。保障於以下任何一項發生時屆滿（以較早者為準）：

保險證明書所示的屆滿日期；

您返抵香港；

出發日期起計 120 日後；或

當安聯全球救援認為您應返回香港接受治療。

「永久」指由意外發生之日起計損害情況持續至少十二（12）個月，並於此段時間結束時沒有任何好轉

跡象。

「永久完全殘廢」是指由意外發生之日九十（90）天後變成殘廢，且屬永久及完全妨礙受保人從事任何類型的業務或有薪工作，或倘受保人沒有從事任何業務或工作，則指完全不能進行其日常一般會進行的活動。

「在先存在情況」指受保人或直系家屬於本保單生效日期前接受執業醫生治療或建議並引致本保單項下索賠的任何情況，治療或建議指 a)任何藥物治療； b)任何確診； c)任何醫療意見；或 d)任何處方藥物；或於生效日期前已存在並引致本保單項下索賠的任何病徵。

「主要住所」指受保人就作為私人住所這唯一目的永久佔用的主要房屋或建築物。

「保額」指「投保額」。

「執業醫生」指於其執業地區獲具司法管轄權的政府合法授權提供醫療或外科服務的任何人士，惟倘執業醫生為受保人或受保人直系家屬則不包括在內。

「保障表」指本旅遊保險條款及條件中題為「保障表」的部份，本公司可隨時修訂。

「嚴重受傷或病重」指受保人需接受治療、且被執業醫生診斷為有生命危險及令受保人不適宜旅遊或繼續其原定受保旅程的損傷或疾病。當「嚴重受傷或病重」引用在受保人的直系家屬時，其須指受保人直系家屬需接受治療、且被執業醫生診斷為有生命危險及引致受保人不能再繼續或須取消其原定受保旅程的損傷或疾病。

「疾病」指在受保旅程期間直接及別無其他原因被感染且於受保旅程期間開始的疾病或病症。

「病徵」指一名人士出現失調或染病的跡象或症狀。

「恐怖分子」或恐怖組織成員指任何作出或企圖作出恐怖活動、或參與或促成恐怖活動、及 / 或被任何政府或機關或委員會核實或認定或指稱為恐怖份子的任何人士。

「恐怖活動」指進行任何實際或恐嚇使用武力或暴力手段務求或造成損害、損傷、傷害或干擾的行為，或任何針對個人、財產或政府且對生命或財產構成威脅的行為，而表明或未有表明的目的為達至經濟、血統、民族、政治、種族或宗教利益，不論該等利益有否被宣告。主要為個人利益而作出的刑事行為及主要為因施虐者及受害人先前的個人關係導致的行為，不得被視為恐怖活動。恐怖活動亦包括經（相關）政府核實或認定為恐怖活動的任何行為。

「旅伴」指於整個受保旅程中陪同受保人的人士。

「正常、合理及慣性」指以下的費用是：（1）在執業醫生照料、監督或命令下為照料受保人和醫療所需而使用的治療、藥物或醫療服務；（2）在局部地區引出的治療、藥物或醫療服務，其收費不超出類似項目的正常水平；及（3）不包括當沒有保險時將不會收取的費用。

「戰爭」須指戰爭（無論有否宣戰）或任何近似戰爭的活動，包括任何主權國動用軍事力量以達至經濟、地理、民族、政治、種族、宗教或其他目的。

一般條件

在本保險生效時，受保人必須適宜旅遊及不知悉任何可能導致受保旅程取消或中斷的情況，否則一切索賠不將受理。

冷靜期內取消保單可獲退還保費全額，但必須於出發日期前（出發日期後一概不退款）及生效日期起計五日內授權代表獲得有關要求的通知。

本保單一經發出，所有保險資料，包括受保人、出發日期、保險屆滿日期及目的地，均屬已確定的最終版本，不會接受任何變更。

本保單僅供前往海外的香港居民申請，而旅程的起點必須是香港。

本保單並無年齡限制，惟本公司可限制投保額，使個別年齡組別獲得個別的保障，故請細閱您的保障表。本保單不可續期或延長。然而，如果在受保旅程期間出現任何超出受保人控制範圍的情況，使受保旅程超過其保險證明書上所定的日期時，本公司將自動免費最多延長連續十（10）天，讓受保人享有合理需要的時間去完成受保旅程。

倘若受保人就同一旅程擁有多於一（1）個由本公司核保的全面性自願旅遊保險保單時，便使用佔最大賠償額的旅遊保險保單，按其保障獲取賠償。

每次旅程的受保最長期間不可超出四十五（45）天。

任何個別資料如未有獲披露或出現欺詐性失實陳述，將令本保單自生效日期起失效。

一般條文

1. 完整合約

保險的完整合約須包括有保險證明書、旅遊保險條款及條件和批註（如有）。但凡本保險不包括的，申請人不得引用用作廢除本保單，或被用於任何訴訟程序中（後者除非申請人所作陳述有欺詐成分）。任何代理均無權更改本保險或豁免其任何條文。除非經本公司批准，並註有簽署同意該批准，否則本保險任何變更均屬無效。

利寶國際保險有限公司（香港）為本冊子所述保險保障範圍的核保人（承保人）。

安聯全球救援獲委任為利寶的代理，就本保單提供救援服務。

2. 索賠通知的期限

損失索賠的書面通知，必須於造成相關損失事故發生之日起計三十（30）天內送交本公司。如果意外涉及死亡，則必須立刻通知本公司。

3. 損失證明的形式

本公司接獲索賠通知後，將申請賠償表格給予索賠人，為損失的證明存檔。假如索賠人於通知發出後十五（15）天仍未收到該申請賠償表格，索賠人可將事故的發生、性質與損害程度於本保單內損害證明遞交之期限前提交本公司，本公司會將此證明視作已符合本保單條款之要求。本公司所需之任何證明、資料及證據，須依據本公司所定之形式及性質提交，而所需費用概由受保人／索賠人或其法定遺產代理人承擔。

4. 提交損失證明的期限

受保人如要申索損失賠償時，則必須於本公司負責的投保期完結後六十（60）天內把損失證明提交本公司前文所述辦事處。倘若受保人在合理情況下未能於該限期內提交相關通知，則須於合理可行的情況下儘快在相關損失發生之日一（1）年內提交。

5. 充份通知

由受保人或其代表發予本公司、且當中所載資料足以識別受保人身份的通知，須視為是為發送本公司的通知。假如通知未能於本保單訂明時間內發出，惟可證明在合理情況下於訂明時間發出通知並不可行，並且有關通知已於合理可行的情況下已儘快提供，則任何索賠均不會無效。

6. 即時支付賠償金

除有關殘疾的損失索賠外，當本公司接獲所需的證明文件後，將根據本保單立即作出合理賠償。

7. 賠償金之支付

倘若受保人死亡，賠償金將賠償予受保人的遺產，任何其他賠償則支付給受保人本人，惟緊急醫療運送及遺體運返除外；根據本保單相關條款，這兩項的有關金額將直接支付給服務供應方。

8. 欺詐性索賠

倘若索賠存有任何欺詐成份，或受保人或其代表以任何欺詐手段或方法獲取本保單任何索賠，則相關索賠的所有賠償均會作廢。

9. 追討權利

倘若本公司及／或其授權代表授權支付及／或已支付不包括在本保單保障範圍內的索賠，或超出本保險的責任上限，本公司保留向受保人追討上述款項或超額部份的權利。

10. 第三方權利

除受保人及本公司以外，本保單未有賦予其他人士享有按《合約（第三者權利）條例》或其他等直接強制執行本保單條款的權益。惟特此說明及同意，只有本公司及於保險證明書列明的受保人，有權在無需給予任何其他人士通知或無需獲任何其他人士同意的情況下，藉協議修改本保單或取消／終止本保單（如本保單載有任何相關權利）。

11. 身體檢查及治療

於處理本保單的賠償申請時，在合理需要時本公司將有權及機會對受保人進行合理需要次數的身體檢查，有關費用由本公司負責。或如果受保人死亡，在法律許可下進行驗屍。受保人在出現任何損傷或疾病後須儘快獲取及跟從執業醫生的建議。對於因受保人未有獲取及跟從相關建議及未有使用可能處方的相關用具或補救方法引致的任何後果，本公司無需負責。

12. 取代權

根據本保單支付任何款項後，本公司將取得受保人向任何人士或機構追討賠償的一切權利。受保人須為使本公司取得相關權利簽立及交付文據及文件，並進行其他所需的行動。受保人在損失後不得採取任何對相關權利造成損害的行動。

13. 法律行動

在根據本保單規定提交書面損失證明後的六十（60）天屆滿前，不得採取法律上或衡平法上的行動以要求賠償。任何訴訟不得於損失證明提交時限後的三（3）年屆滿後提出。

14. 法規限制

倘若本保險任何時間限制（就為索賠發出通知或提供損失證明而言）較香港法律容許者短，相關限制謹此延長至法律容許的最短期限。

15. 遵從保單條文

受保人如未有遵從本保單所載任何條文，本保單項下所有索賠將屬無效。

16. 保單詮釋

本保單受香港法律規限，訂約各方謹此同意接受香港法院的專屬司法管轄權管轄。

17. 轉讓

所有本保單項下的權益轉讓通知對本公司未能有無約束力，直至其正本或複印本獲提交至安聯全球伙伴(香港)有限公司的總辦事處（地址為香港太古城太古灣道 12 號太古城中心 4 期 3 樓 304-306 室），並且本公司同意相關轉讓約束力才有效。本公司對轉讓的有效性不會承擔任何責任。本公司任何憲章、章程或規定不得用以妨礙本保單的任何索賠，除非有關條文已完整納入本保單內。

18. 資料私隱

受保人 / 保單持有人 / 申請人同意：

在本保單申請程序或管理期間收集的個人資料可被安聯全球伙伴(香港)有限公司或利寶國際保險有限公司用於資料私隱政策訂明的目的，包括核保及管理所申請的私隱政策（包括取得再保險、就續期核保、資料配對、處理索賠、調查、付款及處理取代權）。

安聯全球伙伴(香港)有限公司可使用受保人 / 保單持有人 / 申請人的聯絡資料（姓名、地址、電話及電郵地址）與其聯絡，介紹其他由安聯全球伙伴(香港)有限公司提供的保險服務（安聯全球伙伴(香港)有限公司假設已得到受保人 / 保單持有人 / 申請人同意，去使用他/她聯絡資料作這些用途）。

安聯全球伙伴(香港)有限公司為了進行識別，會轉移個人資料予以下類別的人士（不論以香港或是海外為根據地）。相關人士可身處其他國家，例如中國內地、法國及瑞士。您同意雖然該等人士通常受保密或私隱責任規限，但可能不會一直跟從香港私隱法例的具體要求。個人資料轉移可適用於：

- i. 就管理本保單提供服務的第三方，包括再保險人（根據上文(a)段）；
- ii. 財務機構，以處理本保單及取得保單款項（根據上文(a)段）；
- iii. 在出現索賠時，理賠師、估值員、第三方管理人、緊急服務供應方、法律服務供應方；
- iv. 零售商、醫療服務供應方及旅遊承運人（根據上文(a)段）；
- v. 獲安聯全球伙伴(香港)有限公司授權的市場推廣公司（根據上文(b)段），以處理直接市場推廣活動；

vi. 安聯全球伙伴(香港)有限公司於任何國家的另一間成員公司（就(a)及(b)所述的所有目的）；或

vii. 其他方是指在安聯全球伙伴(香港)有限公司的資料私隱政策, 用作之前所述用途。

d) 受保人 / 保單持有人 / 申請人可查閱或要求修正其個人資料（兩者均須支付合理費用），或在任何時間變更其先前就使用其聯絡資料作直接市場推廣所選取的選項，方法為以書面通知安聯全球伙伴(香港)有限公司的私隱管理專員，地址為香港太古城太古灣道 12 號太古城中心 4 期 3 樓 304-306 室。倘有任何關於安聯全球伙伴(香港)有限公司所提供服務的意見，亦可透過上述地址與安聯全球伙伴(香港)有限公司聯絡。

19. 書寫錯誤

公司就文書錯誤而引致的事項，並不會對保單的效力做成任何影響。

20. 重要事項

本繁體中文版的保單條款乃根據英文版翻譯而成，以供參考，如發現與英文版本的條款有差別，條款將以英文版本為準。

安联全球救援 – 在线旅行保障计划
目录

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旅行保险条款和条件

鉴于被保险人已支付保险费并根据本保单中，其上背书或所附加的定义、除外责任、限制、规定和条款，利宝国际保险有限公司（以下简称“公司”）特此同意根据本保单条款和条件向保险凭证中指定的被保险人在保险期间内开始的旅行（以下简称“承保旅行”）提供保险，并承诺在本保单规定范围内向被保险人支付损失赔偿金。

公司任命安联全球救援（以下简称“授权代表”），作为其代理人 and 授权代表向您提供索赔和救援服务，管理您的保单。

保险凭证、旅行保险条款和条件和背书（如有）构成完整的保险合同（以下简称“保单”）。请务必阅读并打印您的保险凭证和旅行保险条款和条件的复本，并注意适用于所有情形的基本除外责任和基本规定。

保险计划请参看保单。

保险责任

第 1 条 – 医疗费用

在本条项下，如果被保险人在承保旅行期间遭受伤害或疾病，在返回香港前发生该等伤害或疾病的治疗费用，公司应就如下部分的医疗费用偿付被保险人保险计划中所述的保险金额：(i) 被保险人首次遭受该等伤害或疾病起 182 天内发生的费用；以及 (ii) 在治疗地，构成合格执业医师收取的通常、合理和惯例医疗必需费用。

跟进医疗费用

如果被保险人返回香港后需就上述遭受的伤害或疾病进行跟进医疗（即：附加在被保险人返回香港前受到的伤害或疾病医疗上），公司应就下述跟进医疗费用部分偿付被保险人保险计划中所述的限额：i) 被保险人返回香港后 3 个月内发生的费用；以及 ii) 构成合格执业医师收取的通常、合理和惯例医疗必需费用。

在任何情形下，本条（医疗费用）项下应付总额不得超过保险计划中所述的相应保险金额。

适用于第 1 条- 医疗费用的除外责任

在下述情形下，不提供任何保险保障：

手术或治疗（被保险人合格执业医师确定可以延缓该等治疗，直至被保险人返回香港）。

承保旅行旨在获得治疗或不顾合格执业医师的建议执意进行承保旅行。

非被保险人需承担的另一方所提供的服务所发生的费用，或计划承保旅行成本中包括的费用。

未能从合格执业医师处获得书面医疗报告。

被保险人拒绝遵守合格执业医师的建议——返回香港或继续承保旅行，被保险人在医生给出建议时身体

状况适合旅行。

在香港外获得跟进医疗所发生的费用。

医院单间或私人病房住宿的附加成本或特殊或私人护理费用、非医疗人员服务（例如：无线电广播、电话和类似服务）费用；专用支架、仪器或设备的采购或使用。

整型手术、双目屈光不正、听力辅助和处方（承保旅行期间意外伤害造成的除外）。

第 2 条 - 海外医院每日津贴保险

如果被保险人因承保旅行期间遭受伤害或疾病而需在海外医院住院，则就其在海外医院住院的每个完整且连续的 24 个小时而言，公司将向被保险人支付保险计划中所述的每日限额，最高为保险计划中规定的保险金额。

适用于第 2 条 - 海外医院每日现金保险的除外责任

在下述情形下，不提供任何保险保障：

手术或治疗（被保险人合格执业医师确定可以延缓该等治疗，直至被保险人返回香港）。

承保旅行旨在获得治疗或不顾合格执业医师的建议执意进行承保旅行。

非被保险人需承担的另一方所提供的服务所发生的费用，或计划承保旅行成本中包括的费用。

未能从合格执业医师处获得书面医疗报告。

被保险人拒绝遵守合格执业医师的建议——返回香港或继续承保旅行，被保险人在医生给出建议时身体状况适合旅行。

医院单间或私人病房住宿的附加成本或特殊或私人护理费用、非医疗人员服务（例如：无线电广播、电话和类似服务）费用；专用支架、仪器或设备的采购或使用。

整型手术、双目屈光不正、听力辅助和处方（承保旅行期间意外伤害造成的除外）。

第 3 条 - 紧急医疗救援

3a. 紧急医疗运送

在承保旅行期间，被保险人在海外旅行时遭受伤害或疾病，公司或其授权代表认为应将被保险人转移至另一地点进行治疗，或将被保险人送回香港或其常居地，则公司或其授权代表应根据被保险人身体状况安排最佳方式进行运送。公司应直接就该等运送直接向医疗服务运营商支付所投保的金额，最高为保险计划中规定的保险金额。

保险金额包括公司或其授权代表就紧急医疗运送被保险人合理发生的运输、医疗服务和医疗供应提供和/或安排的服务产生的费用。

公司或其授权代表所安排的运送方式包括：救护机、陆面救护车、定期空运、铁路或其他合适工具。与运输方式和最终目的地相关的所有决策将由公司或其授权代表做出，并仅基于医疗必要性。

被保险人或其代表必须联系救援热线进行安排。

3b. 亲属慰问探望

本条项下，如果被保险人在承保旅行期间遭受伤害或疾病，被保险人需要接受医院治疗且预期超过 7 天，被保险人无力在返回香港前进行自我照管，公司应报销一名直系亲属购买的从常居地到被保险人所在地点探望和照顾被保险人的单人经济舱往返旅行票据（机票或船票）。

被保险人或其代表必须联系救援热线进行安排。

3c. 遗体送返

在承保旅行期间，被保险人在海外旅行时遭受伤害或疾病并在承保旅行期间死亡，则公司或其授权代表应为被保险人遗体送返香港或其常居地做出必要安排。公司应支付该等送返产生的成本，最高为保险计划中所述的保险金额。

此外，公司偿付在香港外死亡地点发生的殡仪馆或殡仪事务承办人提供的骨灰盒、尸体防腐和火葬程序的合理花费，，最高为保险计划中规定的保险金额。

被保险人或其代表必须联系救援热线进行安排。

3d. 送返未成年子女

在海外持有有效文件旅行期间，在承保旅行期间被保险人海外旅行时遭受伤害或疾病，导致其随行未成年子女无人照管，则公司或其授权代表应偿付单人经济舱往返旅行票据（机票或船票）费用，以将随行未成年子女送返至其香港常居地。

被保险人的随行未成年子女应使用在旅行开始时购买的原返程票据或电子票据。如果被保险人购买的原返程票据或电子票据因为救援过期，则救援机构应报销随行未成年子女的返程票据费用，前提是：被保险人应将原返程票据或电子票据交付给救援机构，或提供其购买返程票据的证据。如果被保险人无原返程票据或电子票据或无法提供相关证据，则被保险人应承担随行未成年子女返回原地的返程票据费用。

被保险人或其代表必须联系救援热线进行安排。

3e. 返程探访亲属

本条项下，如果在承保旅行期间被保险人直系亲属在香港遭受伤害或疾病并在香港死亡，则公司应偿付被保险人返回常居地发生的必要单人经济舱往返旅行票据（机票或船票）费用。

被保险人或其代表必须联系救援热线进行安排。

适用于第 3 条 - 紧急医疗救援的除外责任

在下述情形下，不提供任何保险保障：

手术或治疗（被保险人合格执业医师确定可以延缓该等治疗，直至被保险人返回香港）。

承保旅行旨在获得治疗或不顾合格执业医师的建议执意进行承保旅行。

非被保险人需承担的另一方所提供的服务所发生的费用，或计划承保旅行成本中包括的费用。

未能从合格执业医师处获得书面医疗报告。

被保险人拒绝遵守合格执业医师的建议——返回香港或继续承保旅行，被保险人在医生给出建议时身体状况适合旅行。

在香港外获得跟进医疗所发生的费用。

医院单间或私人病房住宿的附加成本或特殊或私人护理费用、非医疗人员服务（例如：无线电广播、电话和类似服务）费用；专用支架、仪器或设备的采购或使用。

整型手术、双目屈光不正、听力辅助和处方（承保旅行期间意外伤害造成的除外）。

未经公司或其授权代表批准和安排的服务所发生的费用，不包括被保险人在发生紧急医疗情况时因不可控因素无法拨打救援热线的情况。在任何情形下，公司保留仅偿付被保险人公司或其授权代表在相同情形下提供的服务所发生的费用的权利。（参见第 3a.条 -紧急医疗运送）

未经公司或其授权代表批准和安排的被保险人遗体运送所发生的费用。（参见第 3c.条 -遗体送返）

第 4 条 - 个人意外

应向在承保旅行期间遭受伤害的被保险人支付本条项下的保险金，该伤害需在意外发生之日后的 90 日内导致下述赔偿表中规定的事件。

赔偿表	
意外死亡和残疾	保险金额比例
1. 死亡	100%
2. 永久完全残废	100%
3. 永久及无法痊愈之四肢瘫痪	100%
4. 永久双目完全失明	100%
5. 永久两肢完全丧失	100%
6. 永久完全丧失语言能力	100%
7. 永久完全失聪：	
a) 双耳	75%
b) 单耳	15%
8. 永久单目完全失明	50%
9. 丧失或永久丧失单肢	50%

赔偿：

如果多项上述事件适用，根据本条规定仅赔付具有最高赔偿额（即：最高主保额比例）的事件，且在任何情形下都不得超过保险计划中规定的保险金额。

在发生以上任何一项事件所引起的应付赔偿损失时，本保单项下被保险人的保险终止，但该等终止不影响由引起该等损失之意外产生的任何索赔权利。

如果在本保单项下的意外发生前，单肢或器官已部分残疾，并因为该等伤害而完全残疾，公司应在该等伤害引起的残疾范围内，决定应付的主保额比例。但不就发生意外前的永久残疾性单肢或器官损失做出赔偿。

暴露：

在承保旅行期间发生承保的意外，被保险人因此不可避免地暴露在相关因素（包括但不限于：长期性恶劣天气或环境条件）中，且因为该等直接不可避免的暴露，在意外发生之日起 12 个月内遭受死亡、损失或残疾，则公司应根据上述第 4 条下保险表中所述的事件进行赔付。

失踪：

如果在承保旅行期间公共承运人（工具）因为意外失踪、沉没或失事，从而导致被保险人失踪的，在意外发生之日起 12 个月内未能寻回被保险人，公司有理由相信被保险人在意外中死亡，公司应在收到被保险人继任者个人代表签署的保证（保证在后期发现被保险人未在意外中死亡时，将赔付款退还给公司）的前提下，公司将支付个人意外保险赔付款。

适用于第 4 条 - 个人意外的除外责任

为本第 4 条之目的，对于疾病引起的伤害或其他原因造成的损失，公司概不负责。

第 5 条 - 个人行李保险

在承保旅行期间，如果您的行李和个人财产被盗，意外受损或因公共承运人或住宿提供者永久丢失，则公司应向被保险人支付保险计划中所规定的保险金额。公司将支付如下金额（以低者为准）：

- 维修成本；
- 置换成本；
- 公司维修或置换相关物品所需费用（应考虑公司有权享有的交易折扣）；或
- 原始购买价格；或
- 考虑老化、磨损之后的折旧价值。

公司应就单个、对、组或系列或相关物品、笔记本电脑和照相机、录像摄像机及其配件施加子限额限制。关于可施加的子限额详情，请参考保险计划。

就相关行李而言，公司可以支付相应款项或酌情对行李进行恢复或维修，但需考虑相应的磨损。

适用于第 5 条 - 个人行李保险的除外责任

在下述情形下，不提供任何保险保障：

下述财产类型：商业货物或样品、食品、动物、机动车（包括配件）、摩托车、自行车、船、汽车、其他运输工具、家具、古董、首饰或配饰、移动电话（包括 PDA 电话和其他配件）、现金（包括支票、旅行支票，等等）、塑料货币（包括信用卡的贷记价值、八达通卡，等等）、证券、票据或单据。

磨损、逐渐变质、蛀虫或固有缺陷造成的损失或损坏，或因被保险人维修，清理或变更财产而招致的损坏。

雇佣或租赁设备的损失或损坏。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的财产损失或损害；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的财产损失或损害；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失或损害。

其他保险项下被保险人财产损失或损坏，或公共承运人、酒店和服务运营商或他人可赔偿的损失或损坏。在第三方维修后可正常工作之财产的损失或损坏。

被保险人的行李，被保险人故意通过不同于被保险人旅行的公共承运人发送，或被保险人单独邮递或发运的行李、纪念品或其他物品。

在遗留在公共区域内或被保险人未能尽心照管和看管使得被保险人行李丢失。

磁带、卡片、软盘或其他介质上资料的损失。

易碎品破损或损坏。

在酒店或公共承运人看管期间，发生的损失或损坏，除非在三日内立即以书面形式向该酒店或公共承运人报告该等损失或损坏，在航空公司内发生该等事宜时，应获得一份行李事故报告书。

从意外发生起 24 小时内，未向警察局报告该等损失，且未在损失发生地获得报案证明。

根据第 10 条（行李延误补贴）项下索赔的同一原因的任何损失；

神秘失踪造成的损失。

错误、遗漏、兑换或价值折旧造成的短缺。

非以被保险人名义提交之索赔项目的收据。

第 6 条 - 个人钱财损失

如果在承保旅行期间，现金、银行票据、旅行支票和汇票直接因盗窃、抢劫发生损失，则公司将偿付被保险人保险计划中所规定的保险金额，前提是：在意外发生起 24 小时内立即向损失地的警察局报案，并随附该等警察局出具的书面文件和报案证明。

适用于第 6 条 - 个人钱财损失的除外责任

在下述情形下，不提供任何保险保障：

任何形式的塑料货币（包括：信用卡、八达通卡，等等）或证券。

从意外发生起 24 小时内，未向警察局报告该等损失，且未在损失发生地获得报案证明。

错误、遗漏、兑换或价值折旧造成的短缺。

旅行支票损失（未立即向出具机构的当地分公司或代理人报告该等损失）。

神秘失踪造成的损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收现金、钞票、支票或钱财而采取的措施所造成的损失；或与违禁现金、钞票、支票或钱财（或其收入）或非法运输或交易（或其收入）现金、钞票、支票或钱财相关的损失。

第 7 条 - 旅行文件丢失

如果承保旅行期间被保险人因盗窃、抢劫丢失其旅行文件，则公司应就该等旅行文件的置换成本向被保险人偿付保险计划中规定的保险金额，包括必要的旅行和住宿成本。

适用于第 7 条 - 旅行文件丢失的除外责任

对于下述损失，不提供任何保险保障：

从意外发生起 24 小时内，未向警察局报告该等损失，且未在损失发生地获得报案证明。

非完成承保旅行所需的任何旅行文件和/或签证的损失。

神秘失踪造成的损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

同一旅行文件的临时和永久版本。如果发生该等损失，被保险人可以对其中一种版本提出索赔，而不是两种版本。

第 8 条 - 个人第三者责任

公司应就在承保旅行期间因下述原因发生的第三方合法责任向被保险人赔付保险计划中规定的保险金额：

第三方死亡或意外身体伤害；

第三方财产的意外损失或损坏。

未经公司书面批准，被保险人不得向任何另一方做出付款要约或承诺，或承认其过错，或涉及任何诉讼。

适用于第 8 条 - 个人责任的除外责任

在下述情形下，不提供任何保险保障：

任何人（被保险人、被保险人直系亲属或雇主或其合法员工）的财产。

任何人（被保险人直系亲属或雇主或其合法员工）招致的责任。

属于被保险人或由其保管或控制的财产。

合同项下承担的责任。

与被保险人故意、恶毒或非法行为相关的责任。

拥有、占有或使用汽车、航空器、船舶、武器或动物招致的责任。

从事交易、业务或职业而招致的责任。

犯罪行为招致的责任。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

第 9 条 – 旅行延误

如果被保险人的公共承运人因于承保旅行期间发生的恶劣天气、自然灾害、设备故障、劫持或公共承运人工罢工延误(从旅程中规定的出发时间算起)，则公司应最高按照保险计划中规定的保险金额赔付。

出发延误将从公共承运人向被保险人提供的旅程中规定的原计划出发时间算起，直至如下实际出发时间：

i) 原公共承运人；或 ii) 相关公共承运人管理机构提供的第一可用替代运输工具。

适用于第 9 条 – 旅行延误的除外责任

在下述情形下，不提供任何保险保障：

被保险人未能从公共承运人处就延误时数和原因获得书面确认而引起的损失。

2. 在本保险购买前，宣称的导致相关延误发生的事件或情形所招致的损失。

被保险人晚到机场或港口（即：在规定的检票时间之后到达，公共承运人工罢工造成的晚到除外）造成的损失。

被保险人未能登上相关公共承运人管理机构提供的第一个可用替代运输工具造成的损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

第 10 条 -行李延误补贴

如果因为公共承运人或被保险人在承保旅行期间错误交付行李造成被保险人暂时无法取得行李，使被保险人自费购买一些基本必需品，则公司应按照实际花费进行赔付，最高为赔付保险计划中规定的保险金额。

适用于第 10 条 -行李延误补贴的除外责任

在下述情形下，不提供任何保险保障：

被保险人未能从公共承运人处就延误时数和原因获得书面确认。

被保险人的行李，被保险人故意通过不同于被保险人旅行的公共承运人发送，或被保险人单独邮递或发运的行李、纪念品或其他物品。

公司或其授权代表认定的因购买非基本必需品发生的损失；或者认定被保险人未按照减少延误期间发生

的附加成本的方式行事。

根据第 5 条（个人行李保险）项下索赔的同一原因的任何损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

第 11 条 -旅行取消

对于被承保人事先支付的旅行成本损失（被保险人应对该等损失负责），在承保旅行出发日前 30 日内，由于发生下述事宜而在取消承保旅行时无法从其他来源收回该等旅行成本，则公司应向被保险人最高偿付保险计划中规定的保险金额（下述（iii）和（iv）段规定的除外）：

被保险人、旅伴 和/或直系亲属死亡，或遭受严重伤害或严重疾病；

被保险人收到证人传票、提供陪审团服务或被采取强制隔离；

在承保旅行出发日前一周内，公共承运人员工突然罢工，发生暴乱或民事骚动或流行病。

承保旅行出发前一周内，被保险人或旅伴在香港的主要居所因火灾、洪水、地震或类似自然灾害遭受严重损坏，需被保险人在承保旅行出发日在现场。

第 11 条（旅行取消）项下的保险覆盖在线旅行预订平台上支付的旅行成本，通过该在线旅行预订平台可申请本保险保单。

一旦被保险人开始承保旅行，则第 11 条（旅行取消）项下的保险将失效。

适用于第 11 条 -行程取消的除外责任

对于下述损失，不提供任何保险保障：

现有保险项目、政府项目保障损失，或公共承运人、旅行社或其他交通和/或住宿运营商付款或退款的损失。

政府规定或控制措施、旅行社、旅行运营商和/或公共承运人破产、清算或违约直接或间接造成的损失。

在购买本旅行保险前，使得承保旅行被取消和/或中断的情形引起的损失。

如果因第 11 条（旅行取消）第 i 至 iii 段规定的原因取消旅行安排，直接或间接因为被保险人未能立即通知旅行社/旅行运营商或交通或住宿提供者而造成的损失。

未通过在线旅行预订平台（通过该在线旅行预订平台可申请本保险保单）预定的旅行成本所涉及的损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

第 12 条 -行程缩短

对于未用但被迫放弃的旅行花费（被保险人因如下原因终止并缩短承保旅行，并且需返回香港），公司应赔付被保险人保险计划中规定的保险金额：

被保险人或亲密业务合伙人死亡，遭受严重伤害或严重疾病或被劫持；

被保险人直系亲属或旅伴死亡，或遭受严重伤害或严重疾病；

公共承运人员工突然罢工，发生暴乱或民事骚动、自然灾害或流行病，从而阻止被保险人继续其承保旅

行。

第 12 条（行程缩短）项下的保险覆盖在线旅行预订平台上支付的旅行成本，通过该在线旅行预订平台可申请本保险保单。

仅在被保险人知悉导致承保旅行中断、干扰或取消的情形前购买本保险的前提下，第 12 条（缩短行程）项下的保险才有效。

适用于第 12 条 –行程缩短的除外责任

对于下述损失，不提供任何保险：

被现有保险项目、政府项目保障的损失，或将会获得公共承运人、旅行社或其他交通和/或住宿运营商付款或退款的损失。

政府规定或控制措施、旅行社、旅行运营商和/或公共承运人破产、清算或违约直接或间接造成的损失。

在购买本旅行保险前，使得承保旅行被取消和/或中断的情形引起的损失。

如果因为第 12 条（行程缩短）第 i 至 ii 段规定的原因取消旅行安排，直接或间接因为被保险人未能立即通知旅行社/旅行运营商或交通或住宿提供者而造成的损失。

未通过在线旅行预订平台（通过该在线旅行预订平台可申请本保险保单）预定的旅行成本所涉及的损失。

叛乱、反叛、革命、国内战争、权力篡夺、恐怖主义行为或政府机构在阻止、抗击或防护上述情形中所采取的措施而直接或间接造成的损失；政府或公共机构根据习俗或其他规定为了确保，销毁，检疫或没收任何财产而采取的措施所造成的损失；或与违禁财产（或其收入）或非法运输或交易（或其收入）财产相关的损失。

适用于所有条款的一般除外责任

对于直接或间接源自下述事宜或与之相关的损失、伤害、损坏或责任，公司不予赔付本保单任何条款项下规定的保险金额：

战争、国内战争、入侵、叛乱、革命、动用军队力量或篡夺政权或军权；

注意：前往下述国家的旅行不予投保。对于在这些不合格国家内遭受的损失，我们不承担任何赔付责任。

这些不合格国家包括：古巴、伊拉克、伊朗、叙利亚、阿富汗、北朝鲜和其他国家或联合国、欧盟或美国制裁国家；

前往高风险国家旅行，相关媒体渠道或政府机构在生效日前警告禁止前往该等目的地旅行。

您参与长途跋涉或登山或探险或类似活动造成的损失；

被保险人为：恐怖分子；恐怖组织成员；毒贩；核武器、化学或生物武器供应者；

被保险人的非法或不合法行为，或被海关或其他机构没收、拘留、破坏；

任何政府的禁令或法规；违反政府规定，或得知公共承运人员工罢工、暴乱或民事骚乱、恶劣天气、自然灾害或流行病后，被保险人未能采取合理预防措施避免本保险项下的索赔；

被保险人未采取一切合理措施确保其财产/钱财安全，避免伤害或将本保险项下的索赔降至最低；

骑行或汽车比赛中的驾驶，以职业身份从事任何体育比赛，其中被保险人从参赛中获得收入或报酬作为其收入来源；

与酒精或药物（合格执业医师开具的药物除外）影响相关的损失；

怀孕或分娩，以及与怀孕或分娩相关的伤害或疾病；

自杀或试图性自杀或故意自我伤害，或未避免不必要的风险；

已有疾病、先天性疾病和遗传疾病；

艾滋病或任何 HIV 血清反应测试为阳性的伤害或疾病，及相关的疾病和性病；

传染病或流行病。

精神病、睡眠障碍症、精神或神经障碍；

被保险人从事海军、军队或空军服务或工作；武装力量服务；空运机构的成员或操作员；运输工具的测试工作；从事劳动工作；从事离岸活动，例如：商业潜水、钻油、开采或航空摄影工作；处置爆炸物；从事演员工作；现场工人、渔夫、厨师或厨房工作人员；导游或旅游陪同；

旨在接收治疗的承保旅行期间接受的治疗（，或在被保险人在不适合旅行的状态下进行承保旅行；或被保险人不顾合格执业医师的意见执意旅行；

可以从另一来源报销或收回的损失和费用；

核爆炸造成的损失，包括其所有影响，或电离辐射造成的辐射污染，或核燃料或核燃料的燃烧和/或现行燃烧造成的核废物放射性污染；或核设备或部件的放射性、有毒性、爆炸性或其他有害属性；或致病性或有毒生物性或化学材料的扩散或应用；或致病性或有毒生物性或化学材料的释放。

定义

“意外”指承保旅行期间造成伤害的偶然不可预见事件。

“住宿”仅指房费。

“获得性免疫缺陷综合症”或“艾滋病”具有世界卫生组织赋予其的定义，包括机会性感染、恶性肿瘤、人类免疫缺陷病毒（HIV）、脑病（痴呆）、HIV 消瘦症候群或 HIV 血清反应阳性测试情形下的疾病。

“安联全球救援”指公司授权代表，以 Allianz Worldwide Partners（香港）名义在香港注册，注册地址：香港香港岛太古城太古湾道 12 号太古城中心第四期 3 楼 304-306 室。

“救援热线”指安联全球救援（授权代表）提供的 24/7 呼叫中心运营服务，联系信息参见保险凭证。

“授权代表”指安联全球救援。

“行李和个人财产”指您的手提箱、行李箱和类似箱子，包括内容物和您穿戴或携带的物品，包括您的贵重物品；但并不包括自行车，交易的业务样品或项目，以及护照或旅行文件、现金、钞票、货币票据、支票、流通票据，以及任何类型的水运工具（冲浪板除外）、家具、装饰品、家用电器、雇佣物品或保险凭证上排除的其他物品。

“亲密业务合伙人”应指被保险人的亲密业务合伙人（应通过提供公司接受的商业注册或企业注册文件向公司充分证明）。

“公共承运人”指正式获许的承运人为定期运输付费乘客而提供并运营公共汽车、客车、出租车、轮渡、气垫船、水翼船、船舶、火车、有轨电车或地铁，以及正式获许的航空公司或航空租赁公司为定期运输付费乘客而提供并运营的固定翼飞机，以及正式获许的航空公司为定期运输付费乘客并在商业机场或许可直升飞机场之间运营的直升机，以及按照固定线路和日程运营的定期机场大型豪华轿车。

“住院”或“住院的”指被保险人因需接受合格执业医师专业护理住院的期限，期间医院将收取食宿费以及伤害或疾病治疗费。

“生效日”指保险期间开始的日期。

“流行病”指接触传染病在某地区（单一地区且流行病爆发前未受影响）突然爆发和快速蔓延。

“到期日”指保险期间结束的日期。

“香港”指香港特别行政区。

“医院”指根据法律运营的医院（老年机构、慢性病机构或康复机构或戒酒、戒毒或类似目的的疗养院除外），旨在护理并治疗病人或受伤人员，并具有良好组织的诊断和手术设施，以及 24 小时护理服务和医疗监督服务。

“直系亲属”指被保险人的配偶、父母、岳父母、祖父母、子女、兄弟姐妹、孙子女、法定监护人。

“伤害”指意外（非其他来源）遭受的人身伤害。

“被保险人”指保险凭证或后续背书文件中指定的被保险人。

“旅行”：本保单中指如下性质的旅行，旅行期限从被保险人在出发日离开香港移民柜台开始算起（旨在

开始承保旅行)，直至保险凭证中规定的旅行期限到期为止，或在承保旅行后被保险人返回香港后到达移民柜台之时（以早者为准）。

“利宝”指利宝国际保险有限公司，地址：香港鲗鱼涌华兰路 25 号柏克大厦 13 楼。

“.....损失”或“使用损失”应指永久完全性功能残疾或腕或脚踝关节以上的永久完全性身体分离；眼睛永久性完全失明。

“失聪”指永久不可治愈性失聪，其中：

- | | | | |
|---|---------------------------|---|-------------------------|
| a | db - 500 Hertz 时的听力损失 | b | db - 1,000 Hertz 时的听力损失 |
| c | db - H 2,000 Hertz 时的听力损失 | d | db - 4,000 Hertz 时的听力损失 |
- (a+2b+2c+d) 的 1/6 高于 80dB。

“失明”指永久性完全失明。

“丧失语言能力”指无法发出说话所需四种语音中的三种，例如：唇音、齿龈音、颚音以及软颚音或声带完全丧失功能，或大脑控制的中枢受损，导致语言失能。

“恶性肿瘤”：包括但不限于：卡波济氏肉瘤、中枢神经系统淋巴瘤和/或现在已知或死亡或疾病或残疾等直接原因在以后知悉的其他恶性肿瘤，并出现获得性免疫缺陷综合症。

“保险金额”指保险计划所述的本保单项下各项保障的保险金额。

“医疗必需费用”指被保险人产生并向合法合格执业医师、内科医生、外科医生、护士、医院和/或医疗、手术、X 射线、医院或护理处理方面的救护服务机构支付的费用，包括医疗供应品和救护车雇佣成本，但不包括牙科治疗成本，除非该等治疗针对健康的天然牙齿并由伤害引起，且不包括本保单第 3a 条（紧急医疗运送）和第 3c 条（遗体送返）引起的费用。所有治疗必须由合格执业医师开具处方，以便根据本保单报销相关费用。如果被保险人有权从另一来源处报销全部或部分该等费用，则公司仅负责赔付超出从其他来源处收回之金额的部分。

“在线旅行预订平台”指航空公司、线上旅行社或其他组织的网站，您可从该网站处购买旅行相关产品（用餐、住宿）以及旅行保单。

“机会性感染”包括但不限于：卡氏肺囊虫肺炎、慢性肠炎之生物体、病毒和/或传播性真菌感染。

“传染病”指流行病，可蔓延至整个大陆（甚至感染全人类）。

“主保额比例”指本保单第 4 条（人身意外）中保险表所述的主保额比例，用于计算应付的赔付额。

“保险期间”定义如下：

对于第 11 条项下的保险，保险期间从保险凭证所示的保单出具日开始算起，或从出发日前 30 日开始，以晚到者为准。对于第 11 条项下的保险，该保险在出发日（旅行开始时）到期。

对于所有其他保险，保险期间从出发日（旅行开始时）开始算起。该保险在发生下述一项事宜时（以先到者为准），期限届满：

保险凭证上的到期日；

您返回香港；

从您出发日起 120 日； 或

安联全球救援决定您应返回香港治疗时。

“永久”指：意外发生之日起算，损害情况持续至少连续 12 个月，并于此段时间终结时无好转迹象。

“永久完全残废”应指从意外发生之日起 90 日内发生的永久性残疾，并致使被保险人无法从事任何工作或获益性职业。如果被保险人无工作或职业执行任何义务，则指其丧失处理日常生活事务的能力。

“已有疾病”指被保险人或其直系亲属就如下情形在本保单生效日前从合格执业医师处得知或合格执业医师建议治疗的疾病：a) 治疗；b) 诊断；c) 咨询；或 d) 引起本保单项下索赔的处方药；或在生效日前存在的引起本保单项下索赔的症状。

“主要居所”指被保险人仅为私人居住之目的，永久占有的居所或建筑物。

“主保额”指保险金额。

“合格执业医师”指政府（对如下定义之人员的执业地理区域拥有管辖权）依法授权的任何人，其有权提

供医疗或外科手术服务，不包括身份被保险人或其直系亲属的合格执业医师。

“保险计划”指本旅行保险条款和条件中名为“保险计划”的一部分（公司可不时对该计划进行修订）。

“严重伤害或严重疾病”指被保险人需要治疗的伤害或疾病，合格执业医师认定对生命具有危险，并使被保险人不适合旅行或无法继续其原先的承保旅行。当“严重伤害或严重疾病”适用于被保险人的直系亲属时，其指被保险人直系亲属需要治疗的伤害或疾病，合格执业医师认定对生命具有危险，并使被保险人中止或取消其原先的承保旅行。

“疾病”指承保旅行期间感染非由其他原因引起的疾病，且发病于承保旅行期间。

“症状”指个人出现身体失调或疾病的迹象。

“恐怖分子”或恐怖组织成员指实施或企图实施恐怖主义行为的人员，或参与或促进完成恐怖主义行为和/或被任何政府或机构或委员会验证为或认定为或指定为恐怖分子的人员。

“恐怖主义行为”指实际或威胁使用武力或暴力，对人类生命或财产和个人、财产或政府造成损害、伤害或破坏或做出某项危险行为，旨在寻求经济、道德、国家、政治、名族或宗教权益（不管是否宣称该等权益）。主要为个人利益所犯下的犯罪行为和主要源于行凶人和受害人之间先前个人关系的行为不视为恐怖主义行为。恐怖主义行为包括被相关政府验证或认定为恐怖主义行为的行为。

“旅伴”应指在承保旅行期间陪伴被保险人的人员。

“通常、合理和习惯费用”指如下费用：（1）在合格执业医师的护理、监督或要求下，就治疗被保险人所需治疗、供应品或医疗服务而收取的费用（2）未超过费用发生地内类似治疗、供应品或医疗服务的常规收费水平；以及（3）不包括无保险时不存在的费用。

“战争”应指战争，无论是否宣战，或任何军事行动，包括：任何主权国家动用军队力量实现其经济、地理、国家、政治、民族、宗教或其他目的。

基本条款

在本保险生效时，被保险人身体状况必须适合旅行并知悉可能导致承保旅行被取消或中止的所有情形，否则，索将丧失索赔的权利。

犹豫期取消保单，并全额退还保费，前提是：在出发日前（出发日后不予退款）并且在生效日起 5 日内，授权代表被告知该等请求。

在出具保单时，应确认所有保险详情，包括被保险人、出发日、保险到期日和目的地，确认后不得变更。

本保单仅限于在海外旅行的香港公民，以香港作为其旅行起点。

本保单无年龄限制，但我们会限定某个年龄层在某些保障项目的保险金额，因此，请仔细阅读您的保险计划。

本保单不得更新或展期。如果承保旅行期间发生被保险人无法控制的情形，则公司将自动对本保单进行展期，最高可展期 10 个连续自然日。对于完成被保险人的承保旅行合理所需的展期，不收取任何费用。

如果被保险人就同一旅行投保公司承销的多项综合自愿旅行保单，则只有最大赔付金额的旅行保单适用，并应支付其项下应付的赔付额。

每次承保旅行的最长期限不得超过 45 天。

您在所有特定事项上的任何隐瞒和欺诈性陈述，将会使整个保单从开始时就无效。

基本规定

1. 完整合同

保险凭证、旅行保险条款和条件和背书构成整个保险合同。申请人就本合同不涉及的保险所做的声明不会影响保单的效力，或被用于任何法律程序中，除非该等声明是欺诈性的。代理人不得变更本保险或放弃其中的任何规定。除非经公司批准（并且对该等批准进行背书），否则，对本保险所做的变更均无效。

利宝国际保险有限公司（香港公司）为本手册所述之保险的承销人（保险人）。

安联全球救援为利宝的代理人，提供本保单项下的各项救援服务。

2. 索赔通知时间

应在引起损失的事故发生之日 30 日内向公司发出该等索赔所基于的书面损失通知。如果发生意外死亡，则应立即向公司发出通知。

3. 损失证明表格

收到该等通知时，公司应向索赔人提供其备案损失证明所需的各项表格。如果未在收到该等通知后 15 日内提供该等表格，在本保单规定的损失证明提交时间内，如果提交相关书面证明（涉及申请索赔之损失的发生、特征和范围），则索赔人应视为遵守本保单中损失证明方面的要求。对于公司要求提供的所有证书、信息和证据，所需费用由被保险人/索赔人或其合法个人代表承担，其形式和性质应符合公司的规定。

4. 提供损失证明的时间

如果发生损失索赔，则应在公司承担责任的期限终止后 60 日内，将确定性的损失证明提交至公司办事处。如果证明无法在该等时间内发出该等通知，则应在损失发生后一年内尽快提供该等证明。

5. 通知的充分性

被保险人向公司送达的该等通知（具有相应详情识别被保险人）应视为向公司送达的通知。如果未能在本保单规定的时间内送达该等通知，需证明无法在该等时间内发出该等通知，且应尽快送达该等通知。

6. 立即支付赔偿

本保单中适用于损失（残疾造成的损失除外）的所有赔偿应在收到合理证据后立即支付。

7. 赔偿对象

应将身故损失赔付款支付给被保险人的继承人。所有其他赔付款将支付给被保险人（紧急医疗运送和遗体送返不在此列，根据本保单的规定，相关款项将直接支付给服务运营商）。

8. 欺诈性索赔

如果索赔存在任何方面的欺诈或被保险人使用欺诈方式或设备获得本保单项下的保障，将丧失与该保障相关的索赔权利。

9. 追索权

如果公司和/或其授权代表就非本保单项下索赔做出付款授权和/或付款，或超出本保险的责任限额，则公司保留从被保险人处收回该等保额或多余额的权利。

10. 第三方权利

本保单并无任何内容赋予除被保险人和公司之外任何一方直接执行保险保障权利（不管根据合同（第三方权利）条例或其他规定）。双方特此同意：公司和保险凭证中指定的被保险人有权通过协议方式修订本保单或（如保单中存在该等权利）取消或终止保单（无需就此发出通知或取得他人的同意）。

11. 医疗检查和治疗

在本保单项下的未决索赔期间，公司有权并有机会对被保险人进行合理要求的医疗检查。如果被保险人死亡，在法律允许的情形下可对被保险人进行尸体解剖，相关费用由公司承担。被保险人应在发生伤害或疾病后尽快获得并遵守合格执业医师的建议，对于被保险人未能获得或遵守该等建议和使用该等应用或救济造成的后果，公司不承担任何责任。

12. 代位偿清

如果发生本保单项下的理赔，则公司取代被保险人获得针对任何人或组织的返还请求权。被保险人应签署并交付相关文书和文件，并采取确保该等权利的行为。发生该等损失后，被保险人不得采取影响该等权利的任何措施。

13. 法律诉讼

根据本保单要求供书面损失证明后 60 日期满前，不得提出法律或衡平法上的诉讼收回本保单。在要求提供书面损失证明后 3 年期满后，不得提出该等诉讼。

14. 法令受控限制

如果本保险中关于送达索赔通知或提供损失证明的时间限制少于香港法律所允许的时间，则特此同意延

展该等限制，以便就法律允许的最低期限达成一致意见。

15. 遵守保单规定

如果未能遵守本保单中的任何规定，则会使其项下的所有索赔失效。

16. 保单释义

本保单应符合香港法律，双方特此同意接受香港法律的专属管辖。

17. 转让

本保单项下的权益转让通知对公司不具任何约束力，除非向 Allianz Worldwide Partners（香港）有限公司的总部提交一份原件或其副本，地址：香港香港岛太古城太古湾道 12 号太古城中心第四期 3 楼 304-306 室，并应背书公司就此转让所做的同意。对于该等转让的有效性，公司不承担任何责任。在本保单项下索赔的辩护中，不得使用公司宪章、章程或细则中的任何规定，除非将该等规定纳入本保单。

18. 资料隐私保护

被保险人/保单持有人/申请人同意：

Allianz Worldwide Partners（香港）有限公司或利宝国际保险有限公司可以为其资料隐私政策中所述各项目的（包括承销和管理所申请的保单【包括获得分保、进行续订、资料匹配、索赔处理、调查、付款和代位偿清】），使用在本保单申请程序或管理中收集的个人资料。

Allianz Worldwide Partners（香港）有限公司可以使用被保险人/保单持有人/申请人的联系详情（姓名、地址、电话和电子邮件地址），就 Allianz Worldwide Partners 提供的其他保险产品联系他们（前提是 Allianz Worldwide Partners（香港）有限公司已就为此使用该等联系详情获得被保险人的同意）。

Allianz Worldwide Partners（香港）有限公司可以为所识别的目的，向下属类型的人员（不管其位于香港或海外）转让个人资料。该等人员可能位于其他国家，例如：中国大陆、法国和瑞士。您同意：在相关方遵守保密或隐私义务的前提下，该等人员可以不遵守香港隐私法的特定要求。该等个人资料转让适用于：

就本保单的管理提供服务的第三方（包括分保人）（符合上述（a）段规定）；

处理本保单并获得保单付款的金融机构（根据上述（a）段规定）；

在发生索赔的情形下，损失估算师、评估人、第三方管理人、紧急救援提供者、法律服务提供者；

零售商、医疗提供人和旅行承运人（符合上述（a）段规定）；

为执行直销活动之目的（符合上述（b）段规定），Allianz Worldwide Partners 授权的营销公司；

任何国家内的任何其他成员（为上述（a）和（b）段中所述一切目的）；

为上述目的，Allianz Worldwide Partners（香港）有限公司资料隐私政策中所提及的其他方。

被保险人/保单持有人/申请人可以致函 Allianz Worldwide Partners（香港）有限公司隐私合规官（地址：香港香港岛太古城太古湾道 12 号太古城中心第四期 3 楼 304-306 室）查阅或请求纠正其个人资料（均需支付合理费用），或变更其先前就直销之目的提供的详细联系信息。如对 Allianz Worldwide Partners（香港）有限公司所提供的服务有任何意见或建议，请使用该等地址联系 Allianz Worldwide Partners（香港）有限公司。

19. 书写错误

公司造成的书写错误不会使有效保险失效，也不会使保险以其他方式持续其无效性。

20. 重要事项

本简体中文版本的保单条款和条件由英文版本翻译而来，仅供您参考，若与英文版本存在冲突之处，请以英文版本为准。